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ABSTRACT

In 1998, the Illinois statewide coalition Work, Welfare and Families, in partnership with the Chicago Urban League, undertook a study to assess the effects of welfare reform on low-income families and children across Illinois. The findings were derived from three sources: a self-administered survey of 2,166 low-income clients of Illinois social service agencies, data obtained from the Illinois Department of Human Services (IDHS), and participants in a series of focus groups conducted around the state. Key findings included the following: (1) the inability to find jobs and child care are the leading reasons for not working; (2) recipients of Temporary Assistance for Needy Families (TANF) use of the child care subsidy is increasing; (3) most families leaving TANF continue to live below the federal poverty level; (4) former TANF clients generally work in low-wage jobs, often without benefits; (5) many TANF clients report having had cuts in benefits to which they remained entitled; (6) the availability of child care, transportation, and jobs is crucial to move people off welfare; (7) more education has a strong relational impact on wages, benefits, and job retention; (8) clients who lost TANF benefits experience extreme hardship; (9) the service planning process needs improvement--the most common unmet needs appear to be child care and housing assistance; (10) utilization of supportive benefits and resources for low-income families has decreased; and (11) entry-level job availability is a major factor in reducing TANF caseloads. (Survey is included.) (EV)

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Work, Welfare and Families and the
Chicago Urban League

LIVING WITH WELFARE REFORM

A SURVEY OF LOW INCOME FAMILIES IN ILLINOIS

with
The Center for Urban Economic Development
University of Illinois at Chicago

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Living with Welfare Reform
A Survey of Low Income Families in Illinois

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The Center for Urban Economic Development
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January 2000

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Executive Summary

In July of 1997, the nation's welfare system was dramatically changed by the implementation of Temporary Assistance for Needy Families (TANF). One of the primary goals of this new program was to decrease the number of families receiving welfare benefits. Therefore, welfare reform appears to be a success in Illinois because the Illinois TANF caseload dropped by 25.7 percent from 188,069 in July 1997 to 139,806 in December 1998, and by this limited outcome measure it is.

However, advocates for low-income families are concerned that the focus on the caseload numbers ignores the fact that families are still trapped in poverty. According to records of the Illinois Department of Human Services (IDHS), only 23 percent of case closings from January to November of 1998 were due to increased income. The majority of families who lost welfare benefits during that time had their cases closed for non-compliance or administrative reasons. Furthermore, many of those families who did leave welfare, whether due to earnings or other reasons, reported hardships in paying for utilities, rent, groceries or health care. Before declaring welfare reform a success, we must look more closely at the experiences of families who have left TANF and at the reasons why many families remain on aid.

In 1998, the statewide coalition Work, Welfare and Families, in partnership with the Chicago Urban League, undertook a study to assess the effects of welfare reform on low-income persons across Illinois. The findings reported in this study were developed from three sources: a self-administered survey of 2,166 low-income clients of Illinois social service agencies, data obtained from IDHS, and participants in a series of focus groups conducted around the state. What follows are some of the report's key findings.

Key Findings

- **Most families leaving TANF continue to live below the federal poverty level.** This study found that 64 percent of clients leaving TANF for work are living at annual incomes below the federal poverty level for their family size. The federal poverty level was $13,650 per year for a family of three in 1998. In addition, nearly one third of those who have left TANF for all reasons are living in extreme poverty which is defined as less than 50 percent of the federal poverty level, which is $6,825 per year or less for a family of three. Former TANF clients, whether working or not, reported higher levels of hardship than those clients on TANF.

- **Former TANF clients generally work in low-wage jobs, often without benefits.** This study found that TANF clients leaving public assistance for work reported finding jobs that pay an average of $7.17

per hour, which is close to the national average reported in recent findings. In addition to low wages, these workers generally reported receiving no private health care benefits, leaving families in a precarious situation.

- **Many TANF clients' report having had benefits cut to which they remained entitled.**
  This study found that many of the families leaving TANF for work were improperly cut off food stamps and Medicaid, benefits critical to the economic stability of a family earning low wages.

- Many individuals were prematurely canceled from TANF due to earnings who should have continued to receive the Work Pays income supplement while making the transition to work. This is especially problematic because Work Pays appears to stabilize families making the transition from welfare to work. IDHS should ensure that the Work Pays program is fully utilized by families moving from welfare to work.

- **Availability of child care, transportation, and jobs is crucial to move people off welfare.**
  This study identified several keys to employment success for those who have made the transition from welfare to work: child care, transportation and job availability. First, TANF clients need to be referred to child care and the state subsidy program. The lack of off-hour child care is a problem, particularly for Chicago TANF families. A second key to success was car ownership. This study indicates there is a strong relationship between car ownership and employment. In addition, study participants were not likely to receive the limited IDHS transportation subsidy available to them to support the transition from welfare to work. Third, in areas with available jobs, there are more families who have made the transition to work. Clearly, job availability is vital to attaining work, which is supported by the most frequent reason given for not working — the inability to find a job.

- **More education has a strong relational impact on wages, benefits and job retention.**
  The higher the level of education attained the more likely the worker was earning higher wages than other workers with less education. Moreover, the jobs held by individuals at higher wages were more likely to include health benefits. Time on the job, or job retention, also increased as years of schooling increased.

- **Clients who lost TANF benefits experience extreme hardship.**
  The study looked at families who lost TANF due to procedural closings or noncompliance with program rules. We found that those families without work or TANF experience extreme hardship and have great difficulty in providing household basics such as housing, groceries or utilities. In addition, many of these families have one or more of the following characteristics: Latino, younger, less educated, and fewer transportation options.

- **The service planning process needs improvement.**
  According to TANF rules, every TANF client is to have an initial assessment and a Responsibility and Services Plan (RSP) that outlines what the client needs to do to attain self-sufficiency. An RSP can be an effective tool if completed in a thorough manner. The plan can be used to identify client barriers to employment and outline strategies to overcome these barriers. This study finds that, in practice, assessments and RSPs may not be effective. For example, many survey respondents reported never having completed an RSP.

- **Utilization of supportive benefits and resources for low-income families has decreased.**
  TANF clients can access a wide range of services and activities if they are made aware of them and receive referrals from their caseworkers. The range of services and resources allows the caseworker to develop an individualized approach to each family's needs. Yet, according to the study participants, relatively few clients receive supportive services. The majority of clients are sent to job search activities immediately, regardless of level of ability or current status in school or job training programs. This theme of underutilization of resources and options is seen throughout the study, including the IDHS transportation subsidy, food stamps, and supportive social services.

- **Entry-level job availability is a major factor in reducing TANF caseloads.**
  Analysis of IDHS data on the performance of the various IDHS offices statewide and within Chicago indicates wide variation in the percentage of former welfare recipients with earned income and rates of case closure. Areas where ratios of unemployed people to numbers of entry-level job openings are lowest tend to have the best records of caseload reduction.

Conclusion

The welfare caseload has dropped dramatically since the implementation of TANF in July 1997. This study suggests that many persons on TANF who have been able to find jobs continue to struggle to provide for the basic needs of their families. This in turn suggests that these and other working poor families may continue to need various forms of assistance in order to complete the transition out of poverty.

The study also finds that many families remaining on TANF continue to have unmet needs and have often not been able to access services that are required to be available to them. It is essential that a high priority be given to ensuring that these clients receive the information needed and access to services before they reach their time limits.

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CHAPTER 1

Introduction

In August 1996, President Clinton signed into law the Personal Responsibility and Work Opportunity Reconciliation Act, a comprehensive welfare reform law that has dramatically changed the nation's welfare system. Aid for Families with Dependent Children (AFDC), that had existed for more than 60 years as an entitlement program, was replaced by Temporary Aid for Needy Families (TANF) on July 1, 1997. TANF was designed to end long-term welfare dependency and increase workforce participation among poor parents. To meet these goals, the TANF program imposes strict work requirements and time limits for receiving cash assistance on welfare recipients.

Welfare reform has resulted in marked declines in welfare caseloads and increases in the number of recipients who are earning income across the entire nation. Since 1996, the number of families receiving TANF assistance nationwide has fallen from 4.4 million to 2.7 million, a decline of 40 percent.

While much attention has been focused on caseload reduction, it is important that policymakers know how individual families are faring. The following report grew out of the need to begin to assess the impact that welfare reform has had on the lives of low-income individuals in Illinois. Two major university-based, multi-year studies of the effects of welfare reform in Illinois have recently been initiated, a study entitled "Welfare, Children and Families: A Three-City Study" and the University Consortium Study. In the future these studies will provide a longitudinal assessment of the progress of welfare reform in the state. However, the initial findings from these studies will not be available for at least six months. In the meantime, it is important that policymaking is guided by information about how welfare reform has affected low-income families so far.

In 1998, Work, Welfare and Families in partnership with the Chicago Urban League undertook a survey of welfare recipients and other low-income persons across Illinois in order to obtain a basic assessment of unmet service needs and to determine how effectively welfare-related services and benefits are being administered. To accomplish this, the Urban League and Work, Welfare and Families worked with staff of the Center for Urban Economic Development at the University of Illinois at Chicago to survey 2,166 clients of a variety of social service providers across the state. The partnership developed a simple survey form that was distributed to more than 20 agencies that provide services to low-income families. The survey was designed so that clients could take it themselves or complete it with minimal assistance from a social worker. Surveys were administered from the late fall of 1998 through January of 1999. Nineteen social service agencies returned completed surveys.

The survey yielded basic data on the social service needs and experiences of 906 current or recent welfare recipients as well as

1,260 low-income individuals who had not recently utilized welfare. The report compares the needs and experiences of persons representing different types of welfare status: individuals who have consistently received welfare during the past year, persons whose benefits were at least temporarily interrupted, persons who left welfare because of employment, non-compliance, or some other reason, and individuals who have not used welfare recently. Comparisons are also made between low-income persons living in different parts of the state and in various living arrangements, as well as between persons of different ages, educational levels, and other characteristics.

The study also relies on nine focus groups conducted between September and December, 1998 at six sites in Chicago, and one each in Peoria, East St. Louis, and a rural location in southern Illinois. On average, the focus groups consisted of eight persons. In all but one case, the majority of participants were TANF recipients. Five of the focus groups were conducted at job readiness programs, two at teen parent programs, and one each at a counseling center and a homeless center. The participants are not meant to be statistically representative, but their responses reveal details about the effectiveness and impact of welfare reform that surveys do not necessarily capture. Finally, the study also relies on TANF administrative data kept and provided by the Illinois Department of Human Services (IDHS).

In interpreting the survey results, some caveats should be kept in mind. It is possible that various biases exist in the data because the survey sample was not randomly selected; therefore, the respondents may not be typical of all low-income persons in Illinois. For example, the survey did not reach low-income families who are not receiving any services. It is also possible that because disproportionate numbers of respondents came from some providers, the service needs reported in this study may be skewed toward the needs of individuals who seek service at those types of agencies. The survey may also underreport the number of TANF recipients who are working. For example, Workfare participants make up 42 percent of TANF participants surveyed in Cook County (see the appendix for a definition of Workfare). Nearly all of these respondents reported that they were not employed. The remainder of the Cook County sample actually had a higher work participation rate than the rate reported by IDHS, with 37 percent of respondents reporting employment compared to 27 percent according to IDHS records for the same time period. In central and southern Illinois, 68 percent of the TANF survey sample was in job search programs — very few were working. Respondents from other survey sites had work participation rates similar to the statewide IDHS rate. Because the survey was either self-administered or given by a service provider, it is possible that some survey respondents could have misinterpreted some of the survey questions. With these qualifications, we believe that the survey results raise important questions in many areas and suggest issues that, at a minimum, deserve further investigation and attention.

CHAPTER 2

The Impact of Work and Leaving TANF

An Analysis from the Work, Welfare and Families/Chicago Urban League Study

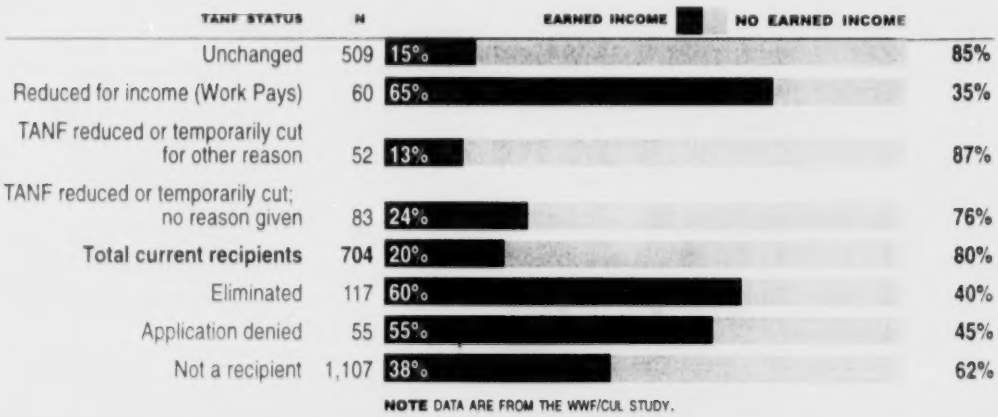
This chapter examines the impact of increased workforce participation and declining caseloads on current and former TANF recipients. Most of the conclusions reached in this and the subsequent chapters are based on the survey of over 2,100 low-income individuals, nearly half of whom were recipients of TANF, as conducted by Work, Welfare and Familes and the Chicago Urban League.

Twenty percent of survey respondents receiving TANF reported that they had earned income. This is lower than IDHS statewide totals, in which an average of 36 percent of the caseload that was available to work (i.e., non-pregnant adults) had earned income at the time the surveys were conducted. This survey may have fewer working respondents because it has a larger Workfare sample than is the case statewide. For central and southern Illinois, over half the survey sample was taken from job search programs (only a few respondents were employed).

The survey indicates that persons who were in the Work Pays program or had recently received TANF but were no longer receiving it were much more likely to be working than those low-income persons in the sample who did not report recent welfare use. Of those respondents who had recently received TANF, 60 percent were working. Of those respondents who had not received TANF, only 38 percent were working (see Figure 2–1).

FIGURE 2-1

Earned Income Status by TANF Status


TANF STATUS
N
EARNED INCOME
NO EARNED INCOME
Unchanged 509 15% 85%
Reduced for income (Work Pays) 60 65% 35%
TANF reduced or temporarily cut for other reason 52 13% 87%
TANF reduced or temporarily cut; no reason given 83 24% 76%
Total current recipients 704 20% 80%
Eliminated 117 60% 40%
Application denied 55 55% 45%
Not a recipient 1,107 38% 62%

NOTE DATA ARE FROM THE WWF/CUL STUDY.

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Employment increases household income.

As Table 2–1 shows, former TANF recipients reported mean monthly incomes of $954, almost $300 per month more than TANF recipients.

Working has a clear impact on the incomes of TANF recipients, but former TANF recipients who are working are not faring significantly better than working people who are still on TANF. Working TANF recipients reported average monthly income of $1,050, compared to only $553 for recipients who were not working.

Although TANF recipients are working for fewer hours and for lower pay than individuals who left TANF, due to continuing TANF-related benefits, their household incomes are not much lower. Former TANF recipients who were working averaged only $119 more than current recipients who are working.

TABLE 2–1

Income from Work and Benefits

	N	MEAN MONTHLY INCOME
TANF Recipients	586	$670
Former TANF Recipients	98	$954
TANF Recipients, working	140	$1,050
TANF Recipients, not working	425	$553
Former TANF recipients, working	66	$1,169
Former TANF recipients, not working	31	$524
TANF cut due to income	51	$1,157
TANF cut due to non-compliance	13	$521
TANF cut due to change in household	10	$649
No TANF, working	451	$1,212
No TANF, not working	721	$467

NOTE INCOME IS THE SELF-REPORTED MONTHLY INCOME. DATA ARE FROM THE WWF/CUL STUDY.

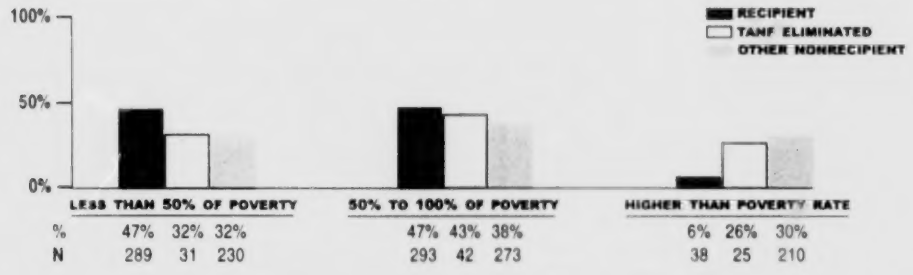
The poverty rate remains high for those leaving TANF.

While incomes are increasing for persons leaving TANF, nearly three out of four of them are still below the federal poverty level (Figure 2–2). Nearly one-third remained in extreme poverty, with incomes of less than 50 percent of the poverty level. Family size was taken into account when poverty status was determined. The federal poverty level for a family of three was $13,650 in 1998, the equivalent of $1,138 per month.

Even among those leaving TANF for work, only 36 percent had monthly incomes above the poverty level. Among those leaving TANF for full-time work, the situation improves somewhat; 48 percent of full-time workers (35 hours per week or more) leaving TANF were above the poverty line.

FIGURE 2–2

Poverty Status by TANF Status



NOTE THE TANF ELIMINATED CATEGORY INCLUDES THOSE CASES CLOSED DUE TO EARNINGS AS WELL AS ADMINISTRATIVE CLOSINGS. DATA ARE FROM THE WWF/CUL STUDY.

TANF recipients earn low wages.

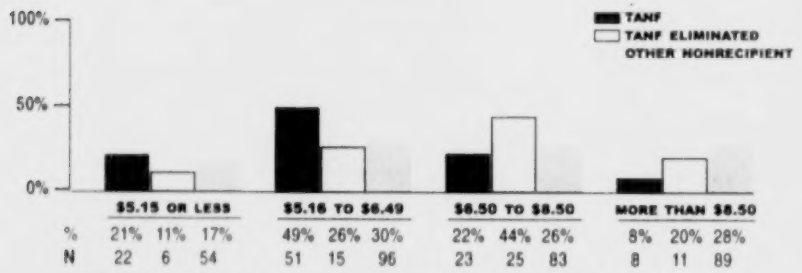
Working TANF recipients average lower wages than other working poor persons. TANF recipients averaged $6.19 per hour in wages compared to $7.17 per hour in wages for former TANF recipients who worked their way off of TANF, and $7.72 per hour in wages for working poor survey respondents.

TANF recipients receive lower wages than those who do not receive TANF even with the same education levels, according to survey responses (see Figure 2–3 and Table 2–2). However, Table 2–2 shows that education raises wages for all categories.

Many jobs received by TANF recipients

FIGURE 2–3

Current Wages



	$5.15 OR LESS			$5.16 TO $6.49			$6.50 TO $8.50			MORE THAN $8.50		
%	21%	11%	17%	49%	26%	30%	22%	44%	26%	8%	20%	28%
N	22	6	54	51	15	96	23	25	83	8	11	89

NOTE ONE TANF RECIPIENT DID NOT INDICATE WHETHER OR NOT TANF HAD BEEN ELIMINATED.
THIS GRAPH REFERS TO WORKING RESPONDENTS ONLY. DATA ARE FROM THE WWF/CUL STUDY.

TABLE 2–2

Current Average Hourly Wage by Educational Level and TANF Status

	LESS THAN HIGH SCHOOL		HIGH SCHOOL OR GED		MORE THAN HS	
	N	WAGE	N	WAGE	N	WAGE
TANF	27	$5.72	45	$6.13	33	$6.80
TANF eliminated	8	$6.73	25	$7.11	25	$7.38
Other nonrecipient	85	$6.56	109	$7.26	120	$9.12

NOTE DATA ARE FROM THE WWF/CUL STUDY.

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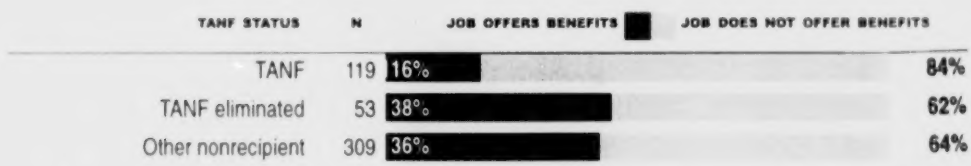
Lack of health care benefits continues to plague low-wage workers.

As Figure 2–4 indicates, only 16 percent of working TANF recipients reported that their job provides health care benefits. This lack of benefits indicates that the jobs TANF recipients obtain are not likely to provide the benefits needed for family self-sufficiency. Among those whose wages were sufficient to end their TANF benefits, only 38 percent reported that their jobs provide health care benefits. About half continue to receive Medicaid. Some of those receiving Medicaid are among the 38 percent whose employers offer private insurance. Almost one-third, however, receives neither Medicaid nor private insurance.

FIGURE 2–4

Private Health Benefits Offered at Work



NOTE DATA ARE FROM THE WWF/CUL STUDY.

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Low-wage workers report limited access to other benefits.

Whether or not a recipient was working appears to have little bearing on whether he or she receives benefits such as the transportation allowance, food stamps, or subsidized housing (Table 2–3). Additionally, food stamp usage dramatically decreased when the TANF client leaves TANF and is working. In this scenario, only 40 percent of former clients continue to receive food stamps.

TABLE 2–3

Other Services or Benefits Received by TANF Recipients or Family Members

	CLIENTS WORKING			CLIENTS NOT WORKING			FORMER CLIENTS WORKING OR NOT		
SERVICE	N	NUM	%	N	NUM	%	N	NUM	%
IDHS transportation allowance	130	14	11%	523	88	17%	109	4	4%
Food stamps	139	116	84%	603	504	84%	121	48	40%
Subsidized housing	128	11	9%	499	45	9%	120	9	8%
Supplemental Security Income	130	9	7%	500	44	9%	125	12	10%
Transitional Assistance	128	1	1%	497	10	2%	125	2	2%

NOTE DATA ARE FROM THE WWF/CUL STUDY.

Even with more income, those leaving TANF still perceive difficulties.

Former recipients, whether or not they were working, were more likely to report higher levels of hardship than current recipients, whether or not they were working. In two areas, the ability to buy groceries and the ability to pay for health care, the differences were significant (Table 2–4). Individuals found themselves worse off because they no longer had access to food stamps or to medical benefits (Table 2–4). In addition, individuals entering the labor force have higher living expenses, especially for child care, transportation, and work-related items such as clothing.

TABLE 2–4

Impact of Work on TANF Recipients

	RECIPIENTS, NOT WORKING N = 221		RECIPIENTS, WORKING N = 70		FORMER RECIPIENTS, NOT WORKING N = 43		FORMER RECIPIENTS, WORKING N = 59	
	NUM	%	NUM	%	NUM	%	NUM	%
Cannot pay bills utilities	106	48%	28	40%	26	61%	28	48%
Cannot pay rent	79	36%	18	27%	23	54%	24	41%
Cannot buy groceries	73	33%*	28	40%	24	56%	37	63%
Cannot pay for child care	29	13%	13	19%	7	16%	14	24%
Cannot pay for health care	25	11%*	5	7%	12	28%	17	29%
Moved in with family/friends	24	11%	5	7%	7	16%	8	14%
Loss of transportation	18	9%	3	4%	5	12%	3	5%
Became homeless	16	7%	2	3%	3	7%	3	5%
Family split up	10	5%	1	1%	0	0%	4	7%
Was evicted	9	4%	2	3%	5	12%	3	5%
Returned to abusive household	2	1%	1	1%	1	2%	0	0%
Child placed in foster care	1	0%*	1	1%	0	0%	3	5%

NOTE *SIGNIFICANT DIFFERENCE FROM THE FOURTH GROUP AT THE P = 0.05 LEVEL. DATA ARE FROM THE WWF/CUL STUDY.

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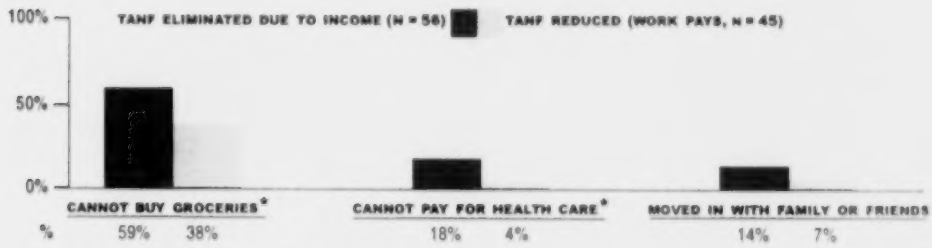
TANF Reduces Hardships Reported by Working Respondents.

Depending on the level of income, individuals on public assistance may be eligible to continue receiving TANF benefits after they get a job. They continue to be eligible for Medicaid or food stamps at higher income levels. The Work Pays program allows working TANF recipients to continue receiving some of their cash grants; it reduces cash benefits by $1 for every $3 of earned income until the recipient's earned income is three times the original cash benefit level.

The positive effects of the Work Pays program can be seen in Figure 2–5. Individuals who had their TANF reduced rather than eliminated because of income reported less hardship. As Figure 2–5 shows, individuals whose TANF benefits were completely eliminated were more likely to report that they could not buy groceries or pay for health care, or that they had moved in with family or friends. This may reflect the wrongful loss of food stamps and transitional Medicaid, as well as the increased expenses that working families face.

FIGURE 2–5

Impact of Earned Income on TANF Recipients, Elimination versus Reduction



NOTE DATA ARE FROM THE WWF/CUL STUDY.
*SIGNIFICANT AT THE P < 0.05 LEVEL.

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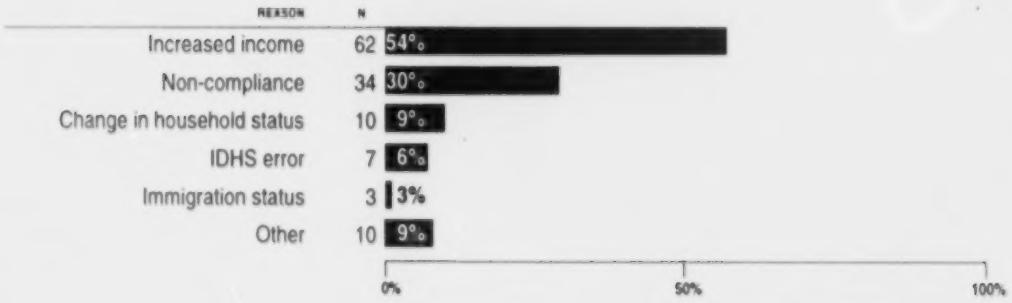
Increased income is a factor in many TANF case closures.

Of the survey respondents, 126 TANF recipients were eliminated from assistance. As Figure 2–6 indicates, the most common reason offered for TANF elimination was increased income, with 54 percent of respondents reporting this. It is significant that only 30 percent of respondents said that their grants had been eliminated because of non-compliance with TANF regulations, a figure that is substantially lower than that reported by IDHS for its entire caseload. This suggests that significant confusion may exist among TANF recipients about the reasons for case closings, or that some TANF recipients have allowed their cases to be closed after attaining higher income levels, or that many were reinstated within a short period. Moreover, 10 percent of survey respondents who were eliminated from TANF were unaware of the reason, indicating further confusion.

FIGURE 2-6

Reasons Given for TANF Elimination



NOTE N = 114. SOME RESPONDENTS PROVIDED MULTIPLE REASONS; THEREFORE, TOTAL PERCENTAGE DOES NOT EQUAL 100%. THE FIGURE DOES NOT INCLUDE THE RESPONDENTS WHO SAID THAT THEY DID NOT KNOW WHY TANF BENEFITS WERE CUT.
DATA ARE FROM THE WWF/CUL STUDY.

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Survey evidence suggests that some recipients may have had benefits cut inappropriately.

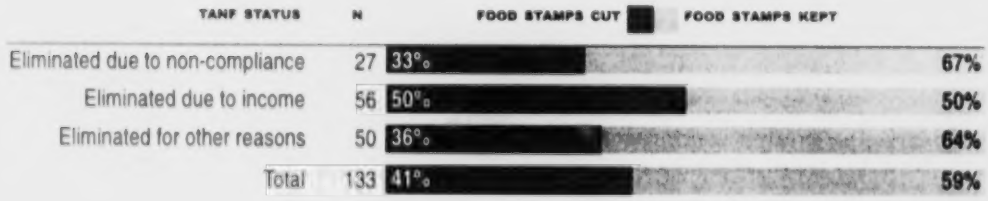
Work Pays. Community service providers have reported that TANF benefits have been eliminated in some cases as soon as recipients start to work, even if their incomes remain below the eligibility cut-off. Some TANF recipients reported similar experiences in the focus groups conducted by the authors of this report. Evidence from the survey corroborates that improper TANF elimination is happening in some cases. A detailed examination of self-reported income levels of 92 survey respondents who left TANF for employment or who had TANF reduced through the Work Pays program shows that 16 percent of TANF recipients who started to work had TANF eliminated even though the client continues to be eligible for Work Pays.

Food Stamps. Figure 2–7 shows that among survey respondents whose TANF was eliminated, 41 percent also had their food stamps cut. Among those respondents whose TANF was eliminated for income reasons, half had their food stamps cut. Of those recipients who lost TANF because of non-compliance, however, one-third also had their food stamps cut. Some focus group participants reported that they had been cut from food stamps and Medicaid as well as TANF at the moment of gaining employment.

The reduction in the number of persons using food stamps nationally since the implementation of welfare reform has drawn considerable attention. Either recipients may be earning wages that place them above eligibility standards for food stamps, or, as some suspect, eligible clients had food stamps cut improperly or were not made aware of continued eligibility.

FIGURE 2–7

Cuts in Food Stamps Resulting from TANF Elimination

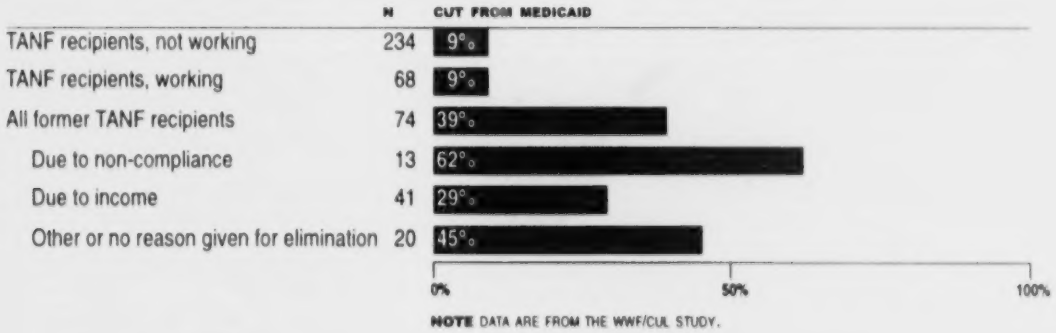


NOTE DATA ARE FROM THE WWF/CUL STUDY.

Medicaid. Most, if not all former welfare recipients continue to be eligible for Medicaid benefits after they find jobs. As Figure 2–8 shows, however, of the survey respondents who had TANF eliminated, 39 percent had their Medicaid benefits cut off. About 70 percent of those recipients who left TANF for employment received extended Medicaid benefits. Among the clients losing aid due to non-compliance, over 60 percent reported losing Medicaid as well. Among 30 respondents who reported losing both TANF and Medicaid, over half reported that they could not pay for health care. Seventeen percent of respondents said they needed health care services (Table 2–5).

FIGURE 2-8

TANF Recipients with One or More Family Members Cut from Medicaid



NOTE DATA ARE FROM THE WWF/CUL STUDY.

TABLE 2-5

Impact of loss of TANF and Medicaid on TANF Recipients

	RECEIVES TANF, NO CHANGE IN MEDICAID		TANF ELIMINATED, NO CHANGE IN MEDICAID		TANF AND MEDICAID ELIMINATED	
IMPACT	N	%	N	%	N	%
Cannot pay for health care*	119	9%	35	9%	30	57%
Needs health care services*	217	1%	38	3%	24	17%
Working, has health insurance (Medicaid or employer)*	52	100%	22	100%	15	27%

NOTE *SIGNIFICANT DIFFERENCE BETWEEN THE FIRST AND THE THIRD GROUP AT THE P = 0.05 LEVEL.
DATA ARE FROM THE WWF/CUL STUDY.

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Losing TANF benefits adversely impacts families.

The project compared six groups of survey respondents: (1) individuals who had consistently received TANF benefits up to the time of the survey; (2) recipients who reported a reduction due to increased income; (3) recipients who reported a reduction or temporary elimination of benefits for another reason; (4) those whose TANF benefits had been eliminated at the time of the survey due to income; (5) those whose TANF benefits had been eliminated for another reason; and (6) respondents who had not received TANF. The comparison indicated that individuals whose TANF benefits had been eliminated or reduced experienced greater difficulty meeting various financial obligations than those whose benefits were not reduced or those who did not receive TANF.

As Table 2–6 shows, over half of former TANF recipients whose benefits were cut for a reason other than income reported an inability to pay for utilities, rent, or groceries. Over one-fifth of former TANF recipients reported that they could not pay for health care. Recipients whose benefits had been reduced or only temporarily eliminated reported greater hardship in paying for groceries than persons whose TANF benefits remained unchanged.

There are two reasons why an individual's

TABLE 2–6

Impact of the Loss or Reduction of TANF

	TANF, NO CUTS N = 109		REDUCTION IN TANF DUE TO INCOME N = 56		REDUCTION OR TEMPORARY CUT IN TANF, OTHER REASON N = 55	
	NUM	%	NUM	%	NUM	%
Cannot pay utilities	43	39%	22	39%	29	53%
Cannot pay rent	30	28%	18	32%	21	38%
Cannot buy groceries	24	22%	24	43%	21	38%
Cannot pay for child care	15	14%	7	13%	9	16%
Moved in with family/friends	12	11%	4	7%	5	9%
Loss of transportation	9	8%	5	9%	3	5%
Cannot pay for health care	8	7%	2	4%	8	15%
Family split up	7	6%	0	0%	1	2%
Became homeless	5	5%	5	9%	4	7%
Was evicted	3	3%	3	5%	2	4%
Child placed in foster care	2	2%	0	0%	0	0%
Child changed schools	0	0%	1	2%	0	0%
Returned to abusive household	0	0%	1	2%	0	0%

TABLE 2–6 CONTINUES

economic situation can worsen after he or she leaves TANF. Persons who lost benefits because of non-compliance are unlikely to be working and simply suffer a reduction in income when they lose their benefits. But individuals who leave TANF for work can also wind up worse off financially if they enter a low-paying job, lose the job, and then do not apply for benefits again or experience delays or difficulties applying for aid. In general, individuals who reported that they had left TANF for income reasons reported no greater hardships than individuals who remained on TANF. The exceptions to that were the ability to pay for health care and the ability to purchase groceries, where 58 percent of recipients who reported TANF cuts because of income reported hardship, compared to only 22 percent of those who had no cuts in TANF benefits.

The focus groups revealed another difficulty endured by people receiving child support when they leave TANF. When a person receives TANF, the state takes the recipient's child support payment and pays $50 per child per month in child support, in addition to the regular TANF cash grant. Some focus group participants said that even after a recipient no longer receives TANF, the state continues to collect the child support money that the noncustodial parent sends to the state without sending it on to the custodial parent.

TABLE 2-6
continued

	TANF ELIMINATED DUE TO INCOME N = 50		TANF ELIMINATED OTHER REASON N = 23		NO TANF N = 434	
	NUM	%	NUM	%	NUM	%
Cannot pay utilities	22	44%	15	65%	146	34%
Cannot pay rent	15	30%	13	57%	136	31%
Cannot buy groceries	29	58%	15	65%	159	37%
Cannot pay for child care	11	22%	3	13%	73	17%
Moved in with family/friends	7	14%	4	17%	56	13%
Loss of transportation	1	2%	3	13%	45	10%
Cannot pay for health care	10	20%	11	48%	74	17%
Family split up	2	4%	3	13%	32	7%
Became homeless	1	2%	3	13%	54	12%
Was evicted	1	2%	4	17%	37	9%
Child placed in foster care	0	0%	2	9%	10	2%
Child changed schools	1	2%	1	4%	14	3%
Returned to abusive household	0	0%	2	9%	8	2%

NOTE DATA ARE FROM THE WWF/CUL STUDY.

Missed appointments continue to be a major reason for TANF case closings.

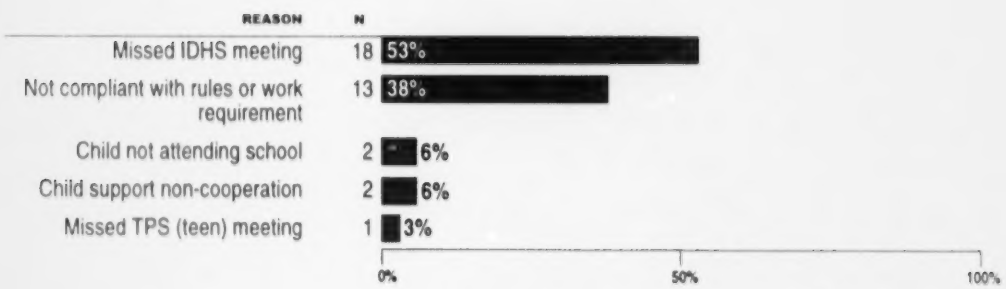
Among those respondents reporting that they had lost aid because of non-compliance, the most common reason, offered by 53 percent of respondents, was missing a meeting with an IDHS staff person. The second most common reason, failing to follow rules or work requirements, was offered by 38 percent of respondents who had benefits cut due to non-compliance (Figure 2–9).

As mentioned previously some people may fail to keep an appointment after they have substantially increased their income. But when we compared IDHS reasons for case closings with the survey results (see Figure 4–1), it appears likely that other people's cases are closed when they have not cooperated with work requirements, child support reporting obligations, or their child's school attendance. These reasons for case closings all appear to be underreported in the IDHS records.

Those who are cut off TANF due to non-compliance are more likely to return to TANF than those who worked their way off of TANF. Over one-third of those who were eliminated from TANF because of non-compliance reported that they were again receiving TANF. Only 7 percent of those who worked their way off TANF were again receiving TANF at the time of the survey.

FIGURE 2–9

Type of Non-Compliance That Led to a Case Closing



NOTE N = 34. TOTAL DOES NOT EQUAL 100 PERCENT BECAUSE THERE WERE MULTIPLE RESPONSES. DATA ARE FROM THE WWF/CUL STUDY.

Case closings due to non-compliance lead to increased hardship.

Clients who reported having lost benefits because of non-compliance also reported a greater degree of hardship. As Table 2–7 indicates, these recipients reported finding it harder to pay bills, buy groceries, pay the rent, or obtain health care. They were also evicted more often.

TABLE 2–7

Impact on Recipients Whose Benefits Were Reduced or Eliminated Because of Non-Compliance

	TANF CLOSINGS N = 54		NO CHANGE IN TANF N = 135	
	NUM	%	NUM	%
Cannot pay bills*	36	67%	50	37%
Cannot buy groceries*	29	54%	39	29%
Cannot pay rent*	28	52%	34	25%
Cannot pay for health care*	11	20%	9	7%
Was evicted*	6	11%	3	2%

NOTE *SIGNIFICANT DIFFERENCE AT THE P = 0.05 LEVEL. NO OTHER IMPACTS HAD A SIGNIFICANT DIFFERENCE. DATA ARE FROM THE WWF/CUL STUDY.

Non-working clients who lost benefits because of non-compliance were more likely to be Latino and without a car.

In most respects, recipients whose cases were closed because of failure to follow TANF program rules did not appear to be significantly different from recipients who did not report such closings. There were, however, some notable differences.

Reasons for Not Working. Among the various reasons for not working, recipients whose cases were closed for non-compliance were more likely to report that they did not have a car, did not have enough education, had a criminal record,or were not allowed to work by someone else, which may be indicative of domestic violence (Table 2–8).

Education. Clients who lost benefits because of non-compliance were more likely to perceive themselves as having an inadequate level of education than were other TANF recipients. While the self-report of level of education completed was no different between recipients whose cases were closed due to non-compliance and all other recipients, 24

TABLE 2-8

Reasons for Not Working among TANF Recipients Whose Cases Were Closed for Non-compliance and Other TANF Recipients

	CASES CLOSED FOR NON-COMPLIANCE N = 46		ALL OTHER TANF N = 473	
REASONS	#	%	#	%
Can't find a job	19	41%	227	48%
Lack of child care	12	26%	116	25%
Lack of job skills training	11	24%	71	15%
Not enough experience	11	24%	66	14%
No child care during odd hours	5	11%	60	13%
Does not have a car*	13	28%	58	12%
Not enough education*	11	24%	50	11%
In school	7	15%	48	10%
Caretaker for family	7	15%	47	10%
No public transportation	2	4%	42	9%
Health or dental problem	3	7%	28	6%
Homelessness	4	9%	18	4%
Child care co-payment too high	3	7%	18	4%
Haven't tried	4	9%	17	4%
Active substance abuse problem	3	7%	10	2%
Criminal record*	3	7%	3	1%
Lack of personal safety	1	2%	3	1%
Someone won't let the person work*	2	4%	2	0%

NOTE DOES NOT INCLUDE THOSE WHO DID NOT PROVIDE A REASON FOR HAVING TANF REDUCED. DATA ARE FROM THE WWF/CUL STUDY.

*SIGNIFICANT DIFFERENCE AT THE P = 0.05 LEVEL.

percent of those with closings for non-compliance cited lack of education as a reason for not working, compared to only 11 percent of all other TANF clients surveyed (Table 2–8).

Age. Recipients whose cases were closed for non-compliance were slightly younger than other recipients. Fifty-four percent of recipients who experienced non-compliance-related closings were 19 to 29 years old compared to 44 percent of recipients who did not.

Race and Ethnicity. Latinos were more likely to experience case closings due to non-compliance than non-Latinos. Fifteen percent of Latinos reported such a closing compared to 8 percent of non-Latinos. Communication problems may have contributed to Latinos with low English proficiency either missing meetings or failing to comply with regulations.

Referrals. There was only one statistically significant difference between patterns of service referrals for recipients who experienced a non-compliance case closing and those who did not. Recipients whose benefits were eliminated because of non-compliance were almost twice as likely to receive a referral to job coaching as other TANF clients (Table 2–9).

TABLE 2–9

Services Referred by Caseworker for Those Whose Cases Were Closed for Non-Compliance and Other TANF Recipients

	CASES CLOSED FOR NON-COMPLIANCE N = 33		ALL OTHER TANF N = 363	
REASONS	#	%	#	%
Referred to job search services	12	36%	155	43%
Referred to job readiness skills training programs	15	46%	112	31%
Referred to child care services	6	18%	99	27%
Referred to educational programs	9	27%	83	23%
Referred to job coaching programs *	14	42%	82	23%
Referred to transportation programs	7	21%	48	13%
Referred to housing assistance programs	0	0%	14	4%

NOTE ALL OTHER REFERRALS WERE WITHIN TWO PERCENTAGE POINTS OF TANF RECIPIENTS AS A WHOLE. THE TABLE DOES NOT INCLUDE THOSE WHO DID NOT PROVIDE A REASON FOR HAVING TANF REDUCED.

DATA ARE FROM THE WWF/CUL STUDY.

*SIGNIFICANT DIFFERENCE AT THE P = 0.05 LEVEL.

CHAPTER 3

Lessons Learned about TANF Service Delivery

Inability to find jobs and child care are the leading reasons for not working among all respondents.

This chapter will examine how well the welfare system is functioning in Illinois from the perspective of TANF recipients through their responses to a survey and to focus groups. It will examine the reasons why TANF recipients say they are not working. It will also examine the role of time limits and the Responsibility and Services Plan. Finally, it will look at the effectiveness of services offered (such as child care, transportation, and skills training) as well as service needs that are not being met.

For all survey respondents not working — current TANF recipients; persons recently on TANF whose benefits were reduced, stopped, or denied; or persons who had never received TANF — inability to find a job was the most frequently reported reason for not working. Half of the respondents on TANF said that the inability to find a job was a reason for not working.

About one-fourth of the people who were either on TANF or had recently been on TANF said that lack of child care was a reason for not working.

Among survey respondents who have not received TANF, being in school was the second most commonly expressed reason for not working. Nineteen percent of respondents reported this reason (Table 3–1).

TABLE 3-1

Reasons for Not Working

	TANF REDUCED, STOPPED, OR REINSTATED FOR INCOME REASON N = 37		TANF REDUCED, STOPPED, OR REINSTATED FOR OTHER REASON N = 150		NO CHANGE IN TANF STATUS N = 372		NO TANF N = 461	
REASON	#	%	#	%	#	%	#	%
Can't find a job	11	30%	68	45%	186	50%	142	31%
Lack of child care	11	30%	44	29%	84	23%	43	9%
Lack of job readiness skills training	11	30%	25	17%	48	13%	28	6%
Not enough experience	11	30%	24	16%	49	13%	25	5%
Not enough education	6	16%	25	17%	35	9%	26	6%
Caretaker for family	10	27%	20	13%	28	8%	58	13%
No car	2	5%	24	16%	50	13%	59	13%
No child care during odd hours	9	24%	20	13%	42	11%	37	8%
In school	2	5%	22	15%	39	11%	82	18%
No public transportation	4	11%	11	7%	33	9%	26	6%
Child care co-pay too high	6	16%	9	6%	10	3%	29	6%
Homeless	3	8%	11	7%	11	3%	24	5%
Health or dental problems	4	11%	7	5%	21	6%	31	7%
Haven't tried	1	3%	8	5%	15	4%	16	4%
Too difficult	5	14%	4	4%	11	3%	21	5%
Disabled	5	14%	2	1%	8	2%	32	7%
Active substance abuse problem	0	0%	6	4%	9	2%	8	2%
Criminal record	1	3%	5	3%	1	0%	9	2%
Lack of personal safety	0	0%	5	3%	0	0%	3	1%
Language problems	2	5%	3	2%	5	1%	10	2%
No health insurance	0	0%	4	3%	5	1%	9	2%
Someone won't let person work	1	3%	2	1%	1	0%	10	2%
Discrimination	1	3%	1	1%	1	0%	5	1%
Domestic violence victim	2	5%	0	0%	1	0%	1	0%
Employer says too young	0	0%	2	1%	1	0%	3	1%

NOTE "NO TANF" GROUP EXCLUDES THOSE RECEIVING SSI DISABILITY BENEFITS. IT INCLUDES ONLY PERSONS WHO ARE 16 TO 64 YEARS OLD.
DATA ARE FROM THE WWF/CUL STUDY.

Long-term public assistance use is associated with more barriers to employment.

People who had been on aid for longer periods of time without working tended to report more barriers to working. As Table 3–2 indicates, persons on aid without work for a year or more were significantly more likely than persons who had worked within the past year to give the following reasons for not working: lack of experience (19 percent); family caretaking responsibilities (15 percent); and active substance abuse (6 percent).

TABLE 3-2

Reasons for Not Working by Date of Last Job

	DATE OF LAST JOB			
	DURING PREVIOUS 12 MONTHS N = 145		MORE THAN ONE YEAR AGO N = 146	
BARRIERS TO WORK	#	%	#	%
Child care barriers				
Child care obstacle composite	42	29%	56	38%
Lack of child care	38	26%	42	29%
No child-care during odd hours	16	11%	26	18%
Child care co-payment too high	5	3%	6	4%
Lack of skills, experience, or education				
Lack of skills, exper., or ed. composite	34	23%	46	32%
Lack of job skill training	26	18%	27	19%
Not enough education	15	10%	19	13%
Not enough experience	15	10%	28	19%*
Transportation barriers				
Transportation obstacle composite	30	21%	30	21%
No car	21	15%	24	16%
No public transportation	14	10%	10	7%
Other barriers				
Cannot find a job	68	47%	67	46%
In school	13	9%	16	11%
Homelessness	10	7%	7	5%
Health or dental problems	8	6%	15	10%
Caretaker for family	9	6%	22	15%*
Active substance abuse problem	2	1%	9	6%*

NOTE *GREATER THAN FIRST COLUMN AT P < .05. DATA ARE FROM THE WWF/CUL STUDY.

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TANF recipients are more likely to report that someone is helping them find a job.

Figure 3–1 indicates that over half (52 percent) of TANF recipients reported that someone was helping them find a job. Only 38 percent of former recipients and 24 percent of low-income non-recipients indicated that anyone was helping them find employment. It is disturbing that 48 percent of TANF recipients indicated that no one was helping them find a job.

For persons either currently or recently on TANF, a staff person at a community-based social service provider was the most likely source of assistance in finding a job. As Table 3–3 indicates, 55 percent of TANF recipients and 50 percent of recent TANF recipients indicated that provider agency staff was helping them. Curren TANF recipients were about equally as likely to name a relative or friend as they were to name an IDHS caseworker as the person helping them find a job. Twenty percent of TANF recipients and 39 percent of those whose benefits were cut named a relative or friend as the person helping them find a job. However, 20 percent of non-recipients indicated that an IDHS caseworker was helping them find a job. This could represent people in job search while applications for aid are pending.

FIGURE 3–1

"Is Anyone Helping You Find a Job?" — Nonworking Respondents

NOTE DATA ARE FROM THE WWF/CUL STUDY.

TABLE 3–3

Who Is Helping You Find a Job? — Nonworking Respondents

		IDHS CASEWORKER		COMMUNITY AGENCY		RELATIVE FRIEND, ETC.	
	N	#	%	#	%	#	%
TANF	268	68	25%	146	55%	54	20%
TANF eliminated	18	2	11%	9	50%	7	39%
Other nonrecipients	119	24	20%	32	27%	63	53%

NOTE "NONRECIPIENT" GROUP EXCLUDES THOSE RECEIVING SSI DISABILITY BENEFITS OR 65 YEARS OR OLDER. DATA ARE FROM THE WWF/CUL STUDY.

Welfare recipients most commonly receive referrals to jobs or job readiness skills training, but rarely for social services.

The two most common referrals reported by survey respondents were job search and job readiness skills training (see Table 3–4). About one in four clients received a referral to child care services. Not surprisingly, recipients who were working were much more likely to be referred to child care than non-working recipients. Other services to which 20 percent or more of recipients were referred were job coaching and educational services. Relatively few recipients reported having received referrals to housing, mental health services, domestic violence counseling, or substance abuse treatment. For example, one out of 358 (0 percent) non-working clients received a referral for domestic violence counseling. Focus group participants reported that they sometimes were given contradictory information from various caseworkers regarding what resources and referrals were available.

TABLE 3–4

Client Referrals

	CLIENTS WORKING N = 98		CLIENTS NOT WORKING N = 358		TOTAL CLIENTS N = 454	
SERVICES REFERRED	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
Job search	37	39%	164	46%	201	44%
Job readiness skills training	28	30%	113	32%	141	31%
Child care services*	41	43%	71	20%	112	25%
Job coaching	13	14%	98	28%	111	24%
Educational opportunities	20	21%	81	23%	101	22%
Transportation services	14	15%	42	12%	56	12%
Health care/Medicaid	15	16%	25	7%	40	9%
Housing	2	2%	13	4%	15	3%
Substance abuse treatment	3	3%	8	2%	11	2%
Domestic violence counseling	4	4%	1	0%	5	1%
Mental health services	2	2%	2	1%	4	1%

NOTE THIS WAS NOT AN OPEN-ENDED QUESTION. RESPONDENTS CHECKED OFF THE SERVICES TO WHICH THEY WERE REFERRED FROM A LIST PROVIDED IN THE QUESTIONNAIRE. FOR A DEFINITION OF THESE TERMS, SEE THE APPENDIX

*SIGNIFICANT AT THE P = .05 LEVEL. INCLUDES THOSE WHO RECENTLY LEFT TANF.

DATA ARE FROM THE WWF/CUL STUDY.

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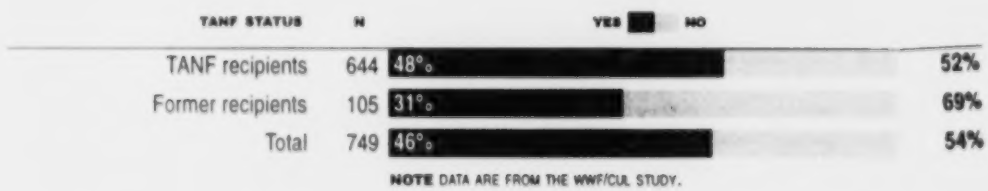
The Responsibility and Services Plan has not been utilized sufficiently.

One of the provisions of the new welfare system requires that all recipients complete a formal Responsibility and Services Plan (RSP) with their caseworkers that provides a plan for moving from welfare to self-sufficiency. Among survey respondents who are currently or were recently on TANF, only 46 percent reported having completed such a plan. Figure 3–2 indicates that current TANF recipients were more likely to report that they had completed a plan (48 percent) than were former recipients (31 percent). The self-reported rate of RSP completion is rather low even among those considered job ready who were surveyed at job search and placement programs (62 percent).

It is possible that completion of RSPs is higher than these self-reported rates reveal. For example, some focus group participants were not sure whether an RSP form was among the various forms they had signed. In a related concern, others who had signed an RSP did not receive a copy of it. Some focus group participants also reported that they had completed an RSP with an IDHS-contracted community service provider rather than with their IDHS caseworker. This finding is significant because it shows that the RSP is not meeting its intended purpose — to identify barriers and services needed to successfully transition to work.

FIGURE 3-2

Self-Reported Completion of the Responsibility and Services Plan



NOTE DATA ARE FROM THE WWF/CUL STUDY.

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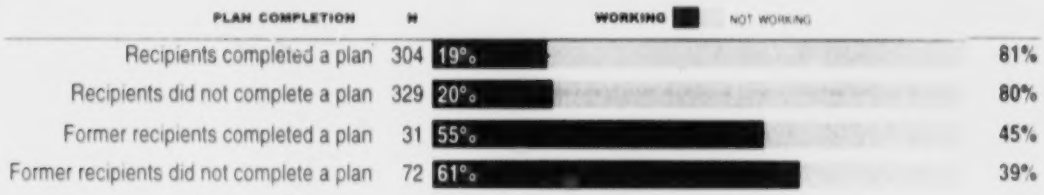
Completion of a Responsibility and Services Plan does not appear to lead to work.

The survey did not uncover evidence that the Responsibility and Services Plan (RSP), as currently administered, was a particularly effective tool for leading a recipient to work. As Figure 3–3 indicates, 19 percent of recipients who said they had completed an RSP were working, compared to 20 percent of those who said they had not.

Most recipients who reported having completed an RSP also reported that they agreed with it (86 percent, Figure 3–4). Recipients whose TANF benefits were reduced or temporarily eliminated, but provided no reason why, were somewhat less likely to agree with their plans than those clients who have continued to receive TANF benefits without interruption.

FIGURE 3–3

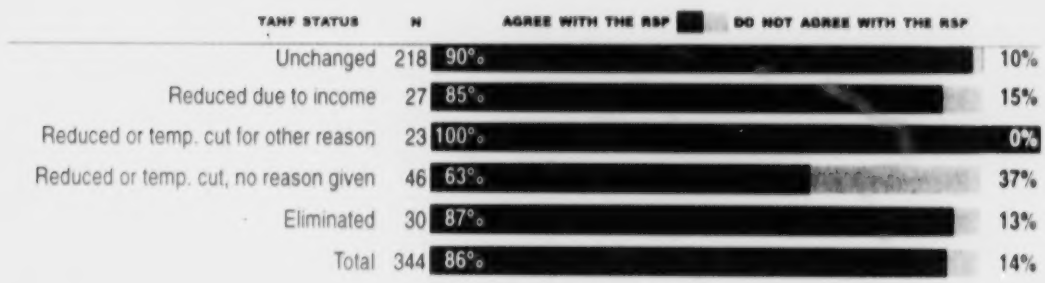
Completion of the Responsibility and Services Plan and Work Status


PLAN COMPLETION
N
WORKING
NOT WORKING
Recipients completed a plan 304 19% 81%
Recipients did not complete a plan 329 20% 80%
Former recipients completed a plan 31 55% 45%
Former recipients did not complete a plan 72 61% 39%

NOTE DATA ARE FROM THE WWF/CUL STUDY.

FIGURE 3–4

Agreement with the Responsibility and Services Plan


TANF STATUS
N
AGREE WITH THE RSP
DO NOT AGREE WITH THE RSP
Unchanged 218 90% 10%
Reduced due to income 27 85% 15%
Reduced or temp. cut for other reason 23 100% 0%
Reduced or temp. cut, no reason given 46 63% 37%
Eliminated 30 87% 13%
Total 344 86% 14%

NOTE DATA ARE FROM THE W /CUL STUDY.

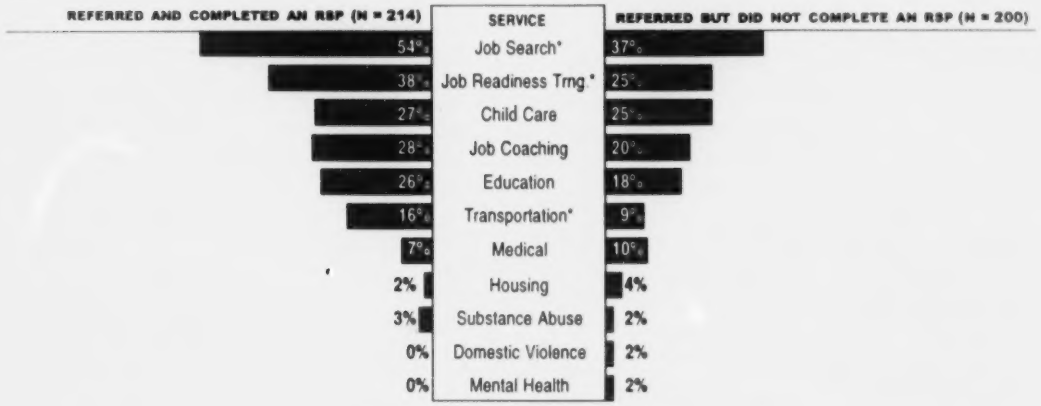
Completion of a Responsibility and Services Plan leads to more referrals to job search, job readiness skills training and transportation.

As Figure 3–5 indicates, recipients completing a Responsibility and Services Plan (RSP) were more likely to report being referred to job search, job readiness skills training, and transportation services. Fifty-four percent of recipients completing a plan reported referral to job search, compared with only 37 percent of recipients who did not report having completed a plan. Thirty-eight percent of recipients with a plan reported referral to job readiness skills training, compared to only 25 percent of those recipients who did not have a plan. On the other hand, completion of a plan had no impact on the rate of referrals to such services as child care, substance abuse, domestic violence, and mental health.

Although the survey reveals the RSP to be somewhat effective in leading to more service referrals, information from the focus groups indicates that the usefulness of the RSPs could be increased. TANF recipients at the focus groups reported that caseworkers seemed to fill out the plan in a generic manner, not taking the time to do a thorough assessment of the individual recipient's barriers to work or creating the plan based on those barriers.

FIGURE 3–5

Completion of the Responsibility and Services Plan and Service Referral



NOTE INCLUDES TANF AND RECENT TANF RECIPIENTS.
*SIGNIFICANT AT THE P = .05 LEVEL.
DATA ARE FROM THE WWF/CUL STUDY.

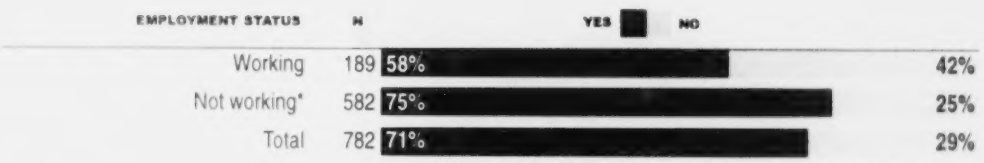
In general, recipients feel that they are treated with respect by caseworkers

Nearly three-quarters of respondents felt that IDHS caseworkers treated them with respect. Working TANF recipients were less likely to feel that their caseworkers treated them with respect than were non-working recipients. Fifty-eight percent of working respondents reported respectful treatment, compared to 75 percent of clients not working (Figure 3–6).

Focus group participants mentioned several factors that may inhibit a good working relationship between caseworkers and clients. For example, caseworkers often change, a factor that can prevent TANF clients from building trust with a caseworker. They also reported that some case workers "appeared rushed." Another factor is that notices regarding a change in benefits are often not received in a timely manner. Furthermore, focus group participants said that they received conflicting information from caseworkers regarding welfare policy and what is expected of TANF recipients.

FIGURE 3–6

Treated with Respect by IDHS Caseworker?



NOTE TOTAL INCLUDES THOSE WHO DID NOT INDICATE WHETHER THEY WERE WORKING.
*SIGNIFICANT AT THE P = 05 LEVEL. DATA ARE FROM THE WWF/CUL STUDY.

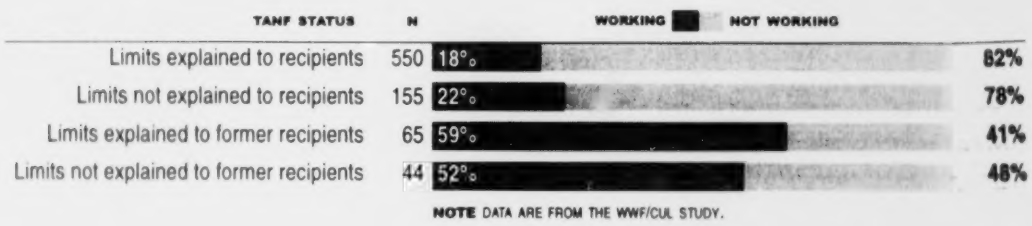
There is no evidence that time limits motivate work.

One of the most controversial components of the welfare reform has been the five-year lifetime limit on the receipt of benefits. Time limits are a potential incentive to work only to the extent that TANF recipients are aware of the limit. The survey revealed that 82 percent of current recipients acknowledged awareness of the time limits.

The survey suggests that awareness of time limits has not been a strong factor in motivating recipients to work. As Figure 3–7 indicates, of those recipients reporting that their caseworkers explained the time limit to them, 18 percent were working. Of those who did not receive an explanation from their caseworker, 22 percent were working. The pattern was little different among former recipients.

FIGURE 3-7

IDHS Caseworker Explains TANF Time Limits and Work Status



NOTE DATA ARE FROM THE WWF/CUL STUDY.

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TANF recipients' use of the child care subsidy is increasing.

The state of Illinois provides a child care subsidy to TANF recipients and low-income individuals who are working and have children up to 12 years of age. TANF recipients engaged in work-related activities, such as job search, job readiness skills training, or education, also may receive the subsidy. The subsidy goes directly to the child care provider, and the family makes a co-payment based on income. At the lowest income level the co-payment is minimal — $2 per month. The child care subsidy and referral system is coordinated on a contractual basis by a network of child care resource and referral centers.

According to records provided by the IDHS child care division, use of the subsidy increased 54 percent from January to October 1998, at which point 62,666 Illinois families were using the subsidy. Most TANF families using the subsidy are working (89 percent). The rest use child care so that they can participate in education or training activities. Four percent receive a subsidy for hours they are working and hours engaged in education and training. Over one-third (39 percent) of the subsidies went to child care centers in August 1998, and 31 percent went to a provider in the child's home or to a relative of the family receiving the subsidy. Thirty percent of the subsidies covered care provided in the home of a licensed or license-exempt day care provider. The average subsidy per family rose from $343 per month in January 1998 to $400 per month in August 1998.

A little less than half of the Illinois families receiving the state-child care subsidy, 44 percent, are TANF recipients. IDHS case records indicate that in October 1998, 34,190 TANF recipients with earned income had at least one child under the age of 12 (Table 3-

TABLE 3-5

Use of the State Child Care Subsidy Program

	Jan-98	Feb-98	Mar-98	Apr-98	May-98	Jun-98	Jul-98	Aug-98	Sep-98	Oct-98
Total child care subsidy families	40,641	41,501	43,169	47,352	50,891	51,341	52,445	53,855	56,073	62,666
TANF										
TANF recipients receiving subsidized child care	18,571	18,482	17,274	19,618	20,598	20,121	24,821	23,989	26,732	27,499
Working TANF recipients receiving child care subsidy	16,640	16,560	15,478	17,578	18,456	18,143	22,351	21,614	23,770	24,403
Working TANF recipients eligible for subsidized child care	35,235*	35,501	34,974	32,170	36,072	36,740	31,622	35,698	36,915	34,190
Percentage of working recipients using child care subsidy	47%	47%	44%	55%	51%	49%	71%	61%	64%	71%

NOTE DATA ARE FROM IDHS. "WORKING TANF RECIPIENTS ELIGIBLE FOR SUBSIDIZED CHILD CARE" INCLUDES ONLY THOSE RECIPIENTS WITH CHILDREN 0 TO 11 YEARS OF AGE.

*ESTIMATED BY UICUED SINCE IDHS APPEARS UNRELIABLE.

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5). Over two-thirds of these recipients, 71 percent, were using the child care subsidy program. Child care subsidy use increased among TANF recipients in 1998, as it did with low income families as a whole. In January 1998, only 47 percent of working TANF families with young children were using the subsidy.

The subsidy might be underused because TANF recipients are not aware of it, or they use child care services not approved by the child care resource and referral network, or they have difficulty filling out the required paperwork. One focus group participant said that her caseworker told her the child care subsidy program no longer existed, but this experience is probably the exception, not the rule. Other focus group participants said that their caseworkers did not inform them of the subsidy program and that they did not become aware of it until they were told about it by a community service provider.

The use of the child care subsidy by non-TANF recipients went from 22,070 families in January 1998 to over 35,000 families in October 1998, an increase of 59 percent. Families must have countable income of less than 55 percent of the state's median to be eligible. The number of very poor families using the child care subsidy increased dramatically in 1998. Those earning less than 10 percent of the state median, $5,195 for a family of four, and using the subsidy, increased more than five-fold from January to October 1998 (Table 3–6). By the end of 1998 nearly one-third of Illinois families using the child care subsidy had an income of 20 percent or less than the state median, up from one-fifth in January 1998.

TABLE 3–6

Families Receiving State Child Care Subsidy by Income Level

PERCENTAGE OF STATE MEDIAN INCOME	ANNUAL INCOME FAMILY OF FOUR	JANUARY 1998	OCTOBER 1998	PERCENTAGE CHANGE	AMOUNT OF WEEKLY CO-PAY ONE CHILD
0–10%	0–$5,195	1,235	6,570	432%	$1
11–20%	$5,196–$10,391	7,163	12,549	75%	$3–$5
21–30%	$10,392–$15,587	15,276	21,639	42%	$8–$11
31–40%	$15,588–$20,782	10,568	15,118	43%	$15–$20
41–55%	$20,783–$28,575	6,399	6,790	6%	$25–$31

NOTE DATA ARE FROM IDHS.

Referrals to child care centers helped TANF recipients retain jobs.

TANF recipients who have been able to retain their jobs are much more likely to have been referred to child care referral centers than those who lost a job (Table 3–7). Over half of those recipients whose grants had been reduced due to income and who were still working had been referred to child care. Over 90 percent of those referred to child care were still working compared to 60 percent of those not referred to child care. Those who had retained their jobs were slightly more likely to have been referred to health services or Medicaid and to job coaching programs.

TABLE 3–7

Job Retention by Caseworker Referrals

	KEPT JOB (N = 39)		NO LONGER WORKING (N = 14)	
CASEWORKER REFERRALS	#	%	#	%
Child care referral center *	21	54%	2	14%
Job referral program	14	36%	5	36%
Health services/Medicaid	9	23%	1	7%
Job readiness skills training	8	21%	5	36%
Education programs	7	18%	2	14%
Job coaching	7	18%	1	7%
Transportation services	4	10%	2	14%

NOTE INCLUDES ONLY TANF RECIPIENTS WHOSE BENEFITS WERE REDUCED OR ELIMINATED DUE TO INCOME. DATA ARE FROM THE WWF/CUL STUDY.

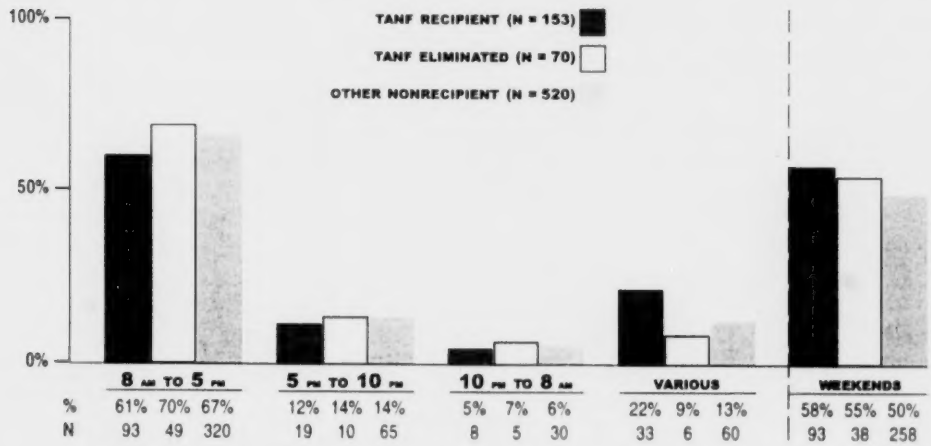
*SIGNIFICANT AT THE P < 05 LEVEL.

Child care is needed at nontraditional hours.

Persons who are on TANF and are working tend to have work schedules similar to those of other working poor. About two-thirds of TANF recipients and other working poor respondents worked conventional 8 AM to 5 PM schedules. From 5 to 7 percent of each group worked overnight. About half of each group worked weekends. TANF recipients were more likely to report that their work schedule was variable; 22 percent of TANF recipients reported variation in their work schedules, compared to 13 percent or less of other working poor respondents (Figure 3–8). TANF recipients with children in the elementary school years (ages seven to eleven), were more likely to be working a day shift (90 percent) than other TANF recipients. These findings suggest that at least one-third of TANF recipients and the working poor may have need for child care that would be available at nontraditional hours to accommodate evening, weekend, and variable work schedules. Almost 90 percent of working TANF recipients who said they have unmet child care needs were working on weekends, and 45 percent work in the evening or at night.

FIGURE 3-8

Work Schedule, Current or Previous Job


100%
50%
0%
TANF RECIPIENT (N = 153)
TANF ELIMINATED (N = 70)
OTHER NONRECIPIENT (N = 520)
8 AM TO 5 PM
5 PM TO 10 PM
10 PM TO 8 AM
VARIOUS
WEEKENDS
% 61% 70% 67% 12% 14% 14% 5% 7% 6% 22% 9% 13% 58% 55% 50%
N 93 49 320 19 10 65 8 5 30 33 6 60 93 38 258

NOTE DATA ARE FROM THE WWF/CUL STUDY.

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Lack of child care is particularly problematic in Chicago.

TANF recipients tended to provide the same explanations for not working whether they lived in Chicago or elsewhere in the state. One of the few differences is related to child care. Chicagoans were significantly more likely to cite the lack of child care in general and the lack of care at odd hours as reasons for not working than were respondents in central and southern Illinois (see Table 3–8).

In general, focus group participants concurred that child care obstacles are one of the principal barriers to work. They mentioned that there is not enough care during off hours, nor are there enough after-school programs or programs for special needs children.

TANF recipients said in the focus groups that the child care system works poorly during the critical transition from job search to the first few weeks of work. Some said that the child care subsidy is not available to those in job search programs, making it difficult to actually look for work and leaving the recipient unfamiliar with the child care delivery network. Thus, recipients whose job search is successful may be insecure about leaving their children with an unknown provider at the same time they are adjusting to a new job. Finally, recipients entering the work force reported that the state's long delay in actually paying the child care provider (often more than one month) places many families at risk of losing care and consequently, in some cases, their job.

The ages of respondents' children corresponded to different reasons for not working. As Table 3–9 indicates, reasons for not working that related to lack of child care were far more prevalent among mothers whose children were six years old or younger than among those whose children were 12 or older.

Conversely, mothers with children who were over seven were much more likely to report that they were not working because they could not find a job.

TABLE 3–8

Child Care Reasons for Not Working by Region

	TOTAL N = 605		COOK COUNTY N = 528		CENTRAL AND SOUTHERN N = 77	
REASON	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
Lack of child care *	154	26%	143	27%	11	14%
No child care during odd hours *	79	13%	75	14%	4	5%
Child care co-pay too high	28	5%	24	4%	4	5%

NOTE INCLUDES TANF AND RECENT TANF RECIPIENTS. DATA ARE FROM THE WWF/CUL STUDY.

*SIGNIFICANT AT THE P < 05 LEVEL.

TABLE 3-9

Reasons for Not Working by Age of Youngest Child

	AGE OF YOUNGEST CHILD					
	0 TO 6 YEARS N = 413		7 TO 11 YEARS N = 91		12 TO 18 YEARS N = 85	
BARRIERS TO WORK	#	%	#	%	#	%
Those with younger children						
Lack of Child Care	126	31%**	21	23%**	6	7%
No Child Care During Odd Hours	63	15%**	14	15%**	0	0%
In School	54	13%**	7	7%	3	4%
Caretaker for Family	53	13%**	11	12%	4	5%
Child Care Co-payment Too High	25	6%**	3	3%	0	0%
Those with older children						
Cannot find a job	177	43%	54	59%*	55	65%*
Lack of Job Skill Training	59	14%	20	22%	17	20%
Not Enough Education	47	11%	13	14%	15	18%
Those with children of any age						
Not Enough Experience	60	15%	18	20%	14	17%
No Car	58	14%	13	14%	11	13%
No Public Transportation	41	10%	8	9%	5	6%

NOTE INCLUDES TANF AND RECENT TANF RECIPIENTS. DATA ARE FROM THE WWF/CUL STUDY.

*GREATER THAN FIRST COLUMN AT P < 05

**GREATER THAN THIRD COLUMN AT P < 05

The most common unmet needs appear to be child care and housing assistance.

As already mentioned, child care is one of the main barriers to work for TANF recipients. This was confirmed when recipients were asked what other services they need. As Table 3–10 demonstrates, among current and recent TANF recipients, the most commonly needed services are assistance with child care and with housing. Many focus group participants echoed the need for affordable housing, especially for large families. Twelve percent of current TANF recipients expressed a need for child care, presumably to help them work. Among former TANF clients, the figure dropped to 7 percent. Assistance with transportation was the next most common need with 7 percent of current and former TANF recipients reporting a need for assistance.

TABLE 3–10

What Services Are Needed?

	TANF CLIENTS WORKING N = 112		TANF CLIENTS NOT WORKING N = 455		FORMER TANF CLIENTS N = 88		TANF AND FORMER CLIENTS N = 664		NON-TANF; LOW INCOME N = 739	
SERVICES	NUM	%	NUM	%	NUM	%	NUM	%	NUM	%
Child care	12	11%	56	12%	6	7%	74	11%	39	5%
Housing	14	13%	46	10%	11	13%	72	11%	55	7%
Transportation	7	6%	30	7%	8	9%	45	7%	22	3%
Education/GED	3	3%	20	4%	3	3%	26	4%	10	1%
Job search/counseling	4	4%	17	4%	4	5%	25	4%	19	3%
Job skills training	1	1%	15	3%	3	3%	19	3%	10	1%
Clothing, money, emergency	2	2%	7	2%	8	9%	18	3%	28	4%
Benefits advocacy	2	2%	5	1%	7	8%	14	2%	29	4%
Health care/insurance	1	1%	4	1%	6	7%	11	2%	52	7%
Food or food stamps	3	3%	1	0%	6	7%	10	2%	26	4%

NOTE RESPONSES ARE TO AN OPEN-ENDED QUESTION, "WHAT OTHER SERVICES DO YOU NEED?" THE TOTAL IS LARGER THAN THE SUM OF FIRST THREE COLUMNS BECAUSE NINE RESPONDENTS DID NOT SAY WHETHER OR NOT THEY WERE WORKING. DATA ARE FROM THE WWF/CUL STUDY.

Losing TANF can cause service needs to be unmet.

Individuals whose TANF grants were eliminated tended to report that they needed somewhat more services than did TANF recipients or other low-income individuals (Table 3–11). Forty-five percent of individuals whose TANF benefits were recently eliminated reported that they needed one or more social services, compared to 35 percent of TANF recipients and 29 percent of other low income persons.

In two important instances, health care and food, former TANF clients and other low-income survey respondents reported greater needs than did TANF recipients. Those individuals are less likely to be covered by Medicaid, and if working, they generally have jobs that do not provide health care benefits. Also, they may not be receiving food stamps.

TABLE 3–11

How Many Services Are Needed?

	N	NO SERVICES #	NO SERVICES %	ONE SERVICE #	ONE SERVICE %	TWO OR MORE #	TWO OR MORE %
TANF, working	112	73	65%	29	26%	10	9%
TANF, not working	455	293	64%	124	27%	38	8%
TANF eliminated	88	48	55%	30	34%	10	11%
Total, TANF and former TANF	664	421	63%	185	28%	58	9%
No TANF; low income	739	522	71%	169	23%	48	6%

NOTE DATA ARE FROM THE WWF/CUL STUDY. FOR A LIST OF SERVICES, SEE THE PRECEDING TABLE.

Those without a car face additional barriers to work.

Lack of a car is one of the five most common reasons TANF recipients gave for not working (14 percent). It was an even greater barrier in central and southern Illinois where 20 percent of respondents cited lack of a car as a barrier to work (Table 3–12).

Owning a car correlated highly with employment. Of the TANF and recent TANF clients who were not working, 80 percent relied on public transportation and only 16 percent owned a car. Of those who were working, only 59 percent relied on public transportation and 34 percent owned a car (Figure 3–9).

Focus group participants who relied on public transportation said that it is often not available at off hours, especially in smaller cities. Even when it is available, it is often unreliable. The one focus group conducted in a rural area suggested that in such areas transportation may be the main barrier to work.

IDHS may provide a transportation allowance of up to $88 per month to assist TANF clients in making a stable transition into the work force. TANF recipients responding to the survey had an average monthly transportation cost of $64; for former TANF recipients the cost was $80 per month.

TABLE 3-12

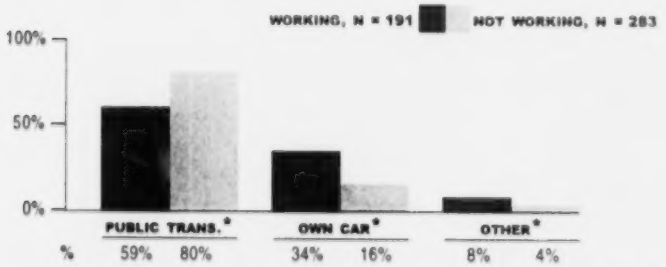
Transportation Barriers to Employment by Region

	COOK COUNTY N = 528		CENTRAL AND SOUTHERN N = 77	
REASON	NUMBER	PERCENT	NUMBER	PERCENT
No car	69	13%	15	20%
Insufficient public transportation	50	10%	4	5%

NOTE INCLUDES TANF AND RECENT TANF RECIPIENTS. DATA ARE FROM THE WWF/CUL STUDY.

FIGURE 3-9

Transportation Mode by Employment Status



NOTE INCLUDES TANF AND RECENT TANF RECIPIENTS. TOTALS MAY NOT EQUAL 100% DUE TO ROUNDING.
*SIGNIFICANT AT THE P = 05 LEVEL. DATA ARE FROM THE WWF/CUL STUDY.

IDHS transportation allowance is unused.

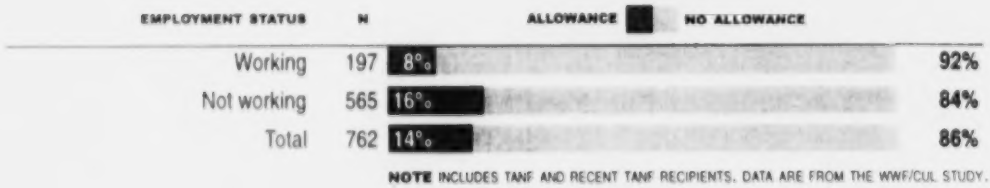
It appears that the IDHS transportation allowance is underused. Overall, 14 percent of TANF recipients claimed to have received an allowance. Only 8 percent of those who were working reported receiving the allowance (Figure 3–10). It appears more likely that the TANF transportation allowance is used for travel to training, educational programs, or job search than for work. About one-third of TANF clients who are not working because they are in school receive the transportation allowance. In addition, of 106 respondents reporting use of the allowance, only 14 percent said that they were working.

Statewide, 16 percent of clients who report that they are not working due to a transportation-related obstacle receive the transportation allowance. Focus group participants reported that if they had received the transportation allowance it was for only one month, usually during job search, and it was eliminated once the person found work. Others said that the amount of the allowance, usually much less than the $88 maximum, was not sufficient to cover actual transportation costs.

Use of the allowance appears to be more frequent in Cook County, where 15 percent of clients report receiving it, compared to only 9 percent in central and southern Illinois (Figure 3–11).

FIGURE 3-10

IDHS Transportation Allowance by Employment Status



NOTE INCLUDES TANF AND RECENT TANF RECIPIENTS. DATA ARE FROM THE WWF/CUL STUDY.

FIGURE 3-11

Transportation Allowance by Region

NOTE INCLUDES TANF AND RECENT TANF RECIPIENTS. DATA ARE FROM THE WWF/CUL STUDY.

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Transportation and child-care needs coincide.

Service planners need to account for the needs of clients who have multiple barriers to employment. Needs for transportation and child care coincide for TANF recipients. Those who have a child-care barrier to work are more likely to need transportation services (12 percent) than are those who do not have a child-care barrier (6 percent). Likewise, those who had a transportation barrier to work were more likely to report needing child care. Some focus group participants confirmed this, reporting that using public transportation to get to child care and then to a job is complicated and difficult. The need for both transportation and child care was stronger in central and southern Illinois than in Cook County. One reason that child care and transportation needs may coincide is the hours that these services are needed.

Those TANF clients who report that they can not work because they are a family caretaker tend to have more service needs than do other nonworking TANF clients. They are more likely to need child care, housing, and job skills training, and slightly more likely to need job search training and educational programs.

Along with family caretakers, those who reported child care as a barrier to work and who said it was too difficult to find or maintain a job were more likely to report needing job skills training and educational programs.

TANF recipients lack necessary education and skills.

Organizing respondents' reasons for not working into broader categories indicates that TANF recipients were much more likely than other low-income individuals to attribute unemployment to lack of skills, experience, or education. They were also much more likely to cite reasons related to child care (Table 3–13).

As Table 3–14 indicates, nonworking TANF recipients with less than a high school education were significantly more likely than recipients with more education to cite lack of education or lack of experience as a reason for not working. Conversely, recipients with at least some post-secondary education were significantly less likely to cite lack of experience, education, or skill training.

TABLE 3–13

Composite Reasons for Not Working

	TANF REDUCED, STOPPED OR REINSTATED FOR INCOME REASON N = 37		TANF REDUCED, STOPPED OR REINSTATED FOR OTHER REASON N = 150		NO CHANGE IN TANF STATUS N = 372		NO TANF N = 461	
COMPOSITE REASON	#	%	#	%	#	%	#	%
Child care obstacle	16	43%	51	34%*	110	30%*	83	19%
Lack of skills, experience, or education	13	35%	47	31%*	87	23%*	53	12%
Transportation obstacle	5	14%	33	22%	71	19%	74	16%

NOTE *CHILD CARE OBSTACLE* INCLUDES LACK OF CHILD CARE, NO CHILD CARE DURING ODD HOURS, AND CHILD CARE CO-PAY TOO HIGH. *LACK OF SKILLS, EXPERIENCE, OR EDUCATION* INCLUDES THOSE PROVIDING THE FOLLOWING REASONS: LACK OF JOB SKILL TRAINING, NOT ENOUGH EXPERIENCE, NOT ENOUGH EDUCATION. *TRANSPORTATION OBSTACLE* INCLUDES NO CAR AND NO PUBLIC TRANSPORTATION. PEOPLE GIVING MORE THAN ONE REASON FOR A SUBGROUP, SUCH AS CHILD CARE, ARE COUNTED ONLY ONCE.

DATA ARE FROM THE WWF/CUL STUDY.

*SIGNIFICANTLY HIGHER THAN THE FOURTH COLUMN "NO TANF" AT P < .05

TABLE 3–14

Composite Reasons for Not Working by Educational Level

	LESS THAN HIGH SCHOOL N = 230		HIGH SCHOOL OR GED N = 204		POST-SECONDARY N = 127	
COMPOSITE REASONS	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
Child care obstacle	75	33%	65	32%	35	28%
Lack of skills, experience, or education	83	36%*	57	28%	14	11%**
Transportation obstacle	44	19%	42	21%	21	17%

NOTE INCLUDES TANF AND RECENT TANF RECIPIENTS WHO WERE 19 YEARS OF AGE OR OLDER. DATA ARE FROM THE WWF/CUL STUDY.

*SIGNIFICANTLY HIGHER THAN OTHER TWO COLUMNS AT P < .05

**SIGNIFICANTLY LOWER THAN OTHER TWO COLUMNS AT P < .05

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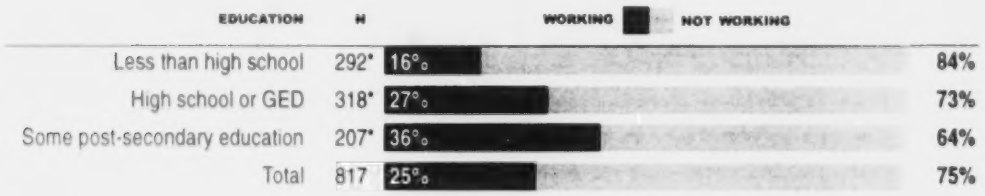
Education helps TANF recipients to obtain and keep jobs.

As Figure 3–12 indicates, a correlation exists between education and working among current and recent TANF recipients. Only 16 percent of those with less than a high school education reported working, but 36 percent of those with some post-secondary education did.

Figure 3–13 indicates that current and former TANF recipients who were better educated were less likely to lose a job. In the group of respondents whose benefits were reduced or cut because they were working, of those who had a high school diploma or a GED, about one-third lost their jobs. By contrast, of those in this group who had some post-secondary education, only 10 percent lost their jobs.

FIGURE 3–12

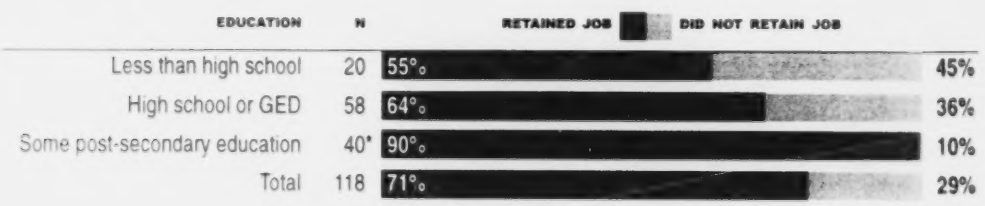
Education and Employment, 19 Years and Older



NOTE INCLUDES TANF AND RECENT TANF RECIPIENTS. DATA ARE FROM THE WWF/CUL STUDY.
*SIGNIFICANT AT THE P = .05 LEVEL.

FIGURE 3–13

Job Retention by Educational Level



NOTE INCLUDES TANF RECIPIENTS WHOSE BENEFITS WERE REDUCED OR CUT DUE TO INCOME. DATA ARE FROM THE WWF/CUL STUDY.
*SIGNIFICANTLY HIGHER THAN OTHER TWO GROUPS AT P < .05 LEVEL.

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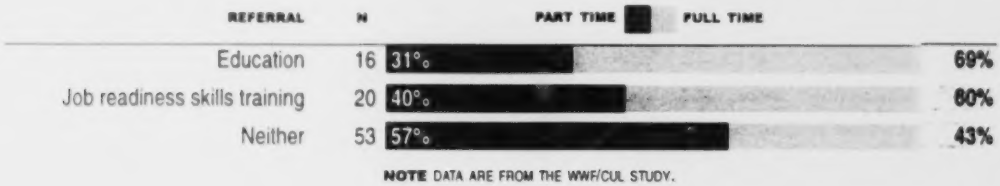
Education and training appear to lead to better employment outcomes.

It appears that there was a positive return to education and training. Two-thirds of employed TANF recipients who were referred to educational programs were working full time, as were 60 percent of those referred to job readiness skills training, compared to only 43 percent of those referred to neither (Figure 3–14). The same pattern held for wages (Figure 3–15). Referral to job readiness skills training did not correlate with having a job that provided health insurance, but recipients who were referred to an educational program were more likely to have private health insurance than were recipients who were not (Figure 3–16). Numbers of respondents may vary among the following tables because not all respondents answered all questions.

FIGURE 3–14

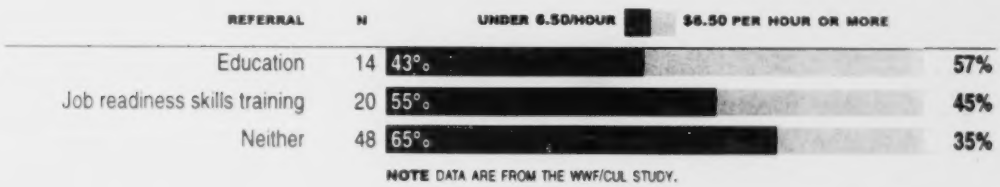
Referral to Education and Job Readiness Skills Trainings by Hours of Work



NOTE DATA ARE FROM THE WWF/CUL STUDY.

FIGURE 3–15

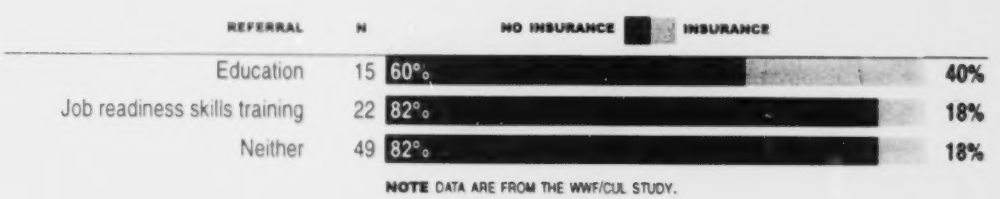
Referral to Education and Job Readiness Skills Trainings by Wages



NOTE DATA ARE FROM THE WWF/CUL STUDY.

FIGURE 3–16

Referral to Education and Job Readiness Skills Trainings by Health Insurance from Job



NOTE DATA ARE FROM THE WWF/CUL STUDY.

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Education, experience, and job search barriers.

Self-reported barriers to work, including lack of education, experience, and job skills, were not addressed by the types of services received. For example, of those recipients who reported that a lack of job skills was preventing them from working, only 37 percent were referred to job readiness skills training (Table 3–15). Only 31 percent of those reporting that they needed more education indicated referral to an educational program. Focus group participants confirmed this finding. Some reported that they were not given the opportunity to attend ongoing job training or educational programs.

TABLE 3–15

Referral to Education, Training, and Job Search Services by Barriers to Work

		EDUCATIONAL PROGRAMS		JOB READINESS SKILLS TRAINING		JOB COACHING PROGRAMS		JOB SEARCH	
SELF-REPORTED BARRIER TO WORK	N	#	%	#	%	#	%	#	%
Lack of skill, experience, education	95	25	26%	34	36%	29	31%	46	48%
Some other barrier	239	53	22%	72	30%	61	26%	113	47%
Specific job skill barrier									
Not enough education	36	11	31%	16	44%	13	36%	16	44%
Not enough experience	52	13	25%	20	38%	17	33%	27	52%
Lack of job skill training	59	11	19%	22	37%	14	24%	26	44%
Too difficult to find/keep job	13	3	23%	5	38%	7	54%	6	46%

NOTE "TOO DIFFICULT TO FIND/KEEP JOB" WAS INCLUDED EVEN THOUGH IT WAS NOT CATEGORIZED AS A JOB SKILL OR AN EDUCATIONAL BARRIER BECAUSE IT CORRELATES WITH A LACK OF JOB SKILL TRAINING. INCLUDES TANF AND RECENT TANF RECIPIENTS.
DATA ARE FROM THE WWF/CUL STUDY.

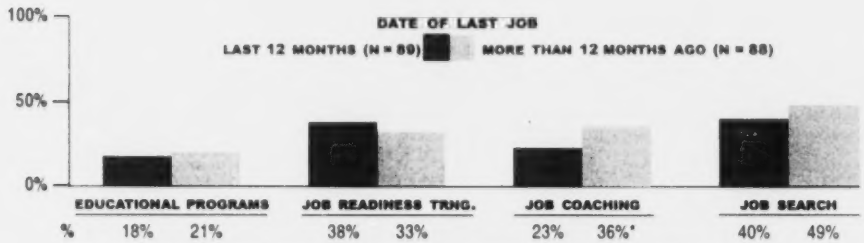
The long-term unemployed are more likely to be referred to job coaching or job search.

The length of time that recipients had been unemployed corresponded somewhat to the type of services they were likely to receive. Recipients employed within the past year and recipients unemployed for more than one year were equally likely to receive referrals to educational programs or to job readiness skills training. However, the longer-term unemployed were more likely to receive referral to job coaching or to job search than were the more recently employed (Figure 3–17).

In general, recipients with higher levels of education were less likely to receive referral to job readiness skills training or to additional educational programs (Figure 3–18). Level of education appeared to have little impact on whether a recipient was referred to job

FIGURE 3-17

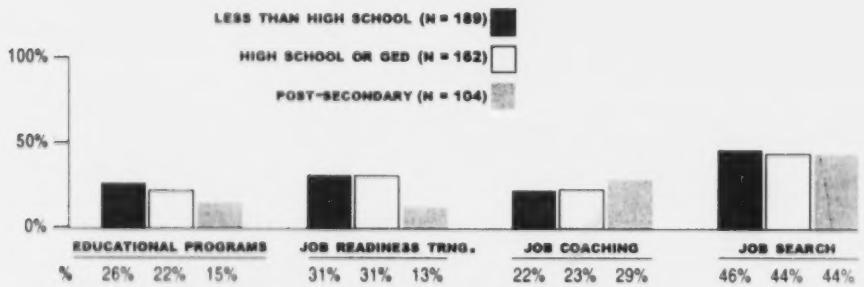
Referral to Education, Training, and Job Search Services by Date of Last Job — Nonworking TANF Recipients



NOTE INCLUDES RECENT TANF RECIPIENTS WHO ARE NOT WORKING. DATA ARE FROM THE WWF/CUL STUDY.
*SIGNIFICANT AT THE P = 05 LEVEL.

FIGURE 3-18

Referral to Education, Training, and Job Search Services by Education



NOTE INCLUDES TANF AND RECENT TANF RECIPIENTS. DATA ARE FROM THE WWF/CUL STUDY.

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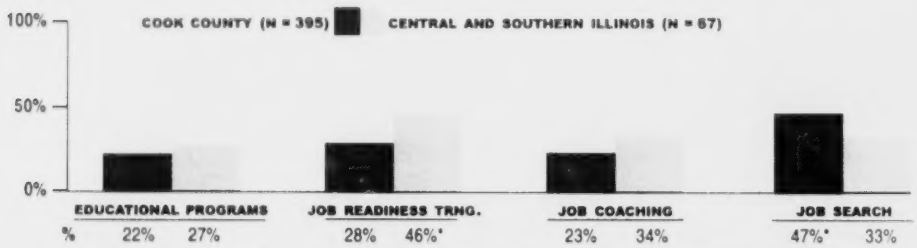
coaching or directly to a job.

The survey indicated that recipients in central and southern Illinois were more likely to receive a referral to job readiness skills training than were their counterparts in Cook County. However, Cook County recipients were much more likely to be referred to job search (Figure 3–19).

FIGURE 3–19

Referral to Education, Training, and Job Search Services by Region of Illinois



NOTE *SIGNIFICANT AT THE P < 05 LEVEL. SIGNIFICANT DIFFERENCES MAY BE CAUSED BY A DISPROPORTIONATE NUMBER OF TANF RESPONDENTS IN CENTRAL AND SOUTHERN ILLINOIS WHO WERE INTERVIEWED AT JOB READINESS CENTERS.
DATA ARE FROM THE WWF/CUL STUDY.

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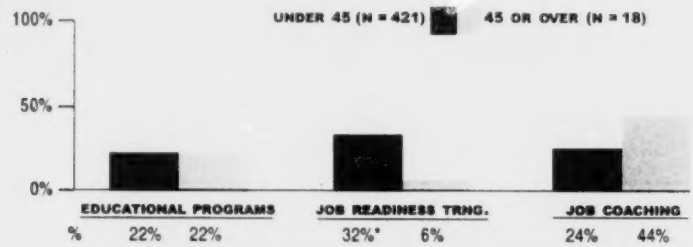
Older recipients were less likely than younger recipients to be referred to job readiness skills training programs.

Up to the age of 45, recipients of various ages were equally likely to receive referrals for various services. As Figure 3–20 indicates, recipients over the age of 45 were treated differently than younger recipients. Older recipients were more likely to be referred to job coaching (44 percent compared to 24 percent) and much less likely to be referred to job readiness skills training (6 percent compared to 32 percent).

FIGURE 3–20

Referral to Education, Job Readiness Skills Training, and Job Coaching by Age



NOTE *SIGNIFICANT AT THE P < 05 LEVEL. INCLUDES TANF AND RECENT TANF RECIPIENTS.
DATA ARE FROM THE WWF/CUL STUDY.

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White recipients were more likely than African Americans to be referred to educational programs.

There was a statistically significant difference between the likelihood that a white recipient would be referred to an educational program as compared to an African American recipient. As Table 3–16 shows, almost half (49 percent) of white recipients were referred to educational programs as compared to only 18 percent of African American recipients. This difference was evident among survey respondents in all regions of the state. Recipients of different races or ethnicities were equally likely to be referred to job readiness skills training programs.

TABLE 3-16

Referral to Education and Job Readiness Skills Training by Race

		EDUCATIONAL PROGRAMS		JOB READINESS SKILLS TRAINING	
RACE	N	#	%	#	%
Black	359	64	18%*	116	32%
White	41	20	49%*	13	32%
Hispanic	35	12	34%	9	26%
Other	14	2	14%	3	21%

NOTE DATA ARE FROM THE WWF/CUL STUDY.

*SIGNIFICANT DIFFERENCE BETWEEN BLACK AND WHITE AT $P < .05$

CHAPTER 4

TANF Caseload Earnings and Closures in Illinois

An Analysis of Illinois Department of Human Services Data

On the surface, welfare reform seems to be successful because TANF caseloads have dropped in Illinois and the percentage of cases with earned income continues to rise. The Illinois TANF caseload declined by 25.7 percent from 188,069 cases in July 1997 to 139,806 in December 1998.[1] From June 1996 to June 1997, the last year before welfare reform went into effect; an average of 22 percent of the Available-to-Work (ATW) welfare cases in Illinois had earned income each month. ATW refers to cases where there is an adult recipient who is not pregnant. By December 1998, fully 43 percent of the ATW caseload had earned income. The number of ATW cases being cancelled due to earnings has also increased, from an average of 1.2 percent per month in the 13 months prior to welfare reform, to an average of 3.2 percent per month in the 19 months following welfare reform.

However, critics charge that these numbers do not tell the whole story because the caseload statistics can be interpreted in various ways. This chapter will analyze the TANF caseload data in Illinois in a detailed fashion. Analysis will be based on TANF caseload data provided by the Illinois Department of Human Services (IDHS) for the 13 months prior to TANF implementation, June 1996 through June 1997, and the 19 months following TANF implementation, July 1997 through January 1999.

[1] Illinois Department of Human Services (1999). "Illinois Welfare Reform: The First 18 Months, July 1997–December 1998." Springfield, Ill.: Illinois Department of Human Services.

The major findings of this analysis

- Rural areas and smaller cities in Illinois generally have higher rates of workforce participation by TANF recipients than do urban areas.

- Rural areas and smaller cities generally have higher rates of TANF cases cancelled due to earnings than do urban areas.

- The Illinois counties with the highest rates of TANF case cancellations due to earnings have relatively small TANF caseloads.

- At the county level, there appears to be little correlation between economic indicators and work participation by TANF recipients or the number of TANF cases cancelled due to earnings. There is no correlation between workforce participation by TANF recipients and county unemployment rates or average wages of entry-level jobs.

- TANF recipients have a greater chance of success when entry-level jobs are plentiful in their area or in nearby neighborhoods.

- Non-compliance with TANF program rules is far more common as a reason for case closings than earnings.

TANF cases with earned income.

Most TANF recipients remain eligible for welfare benefits after they have obtained jobs. They can continue to receive TANF cash grants that are reduced $1 for every $3 earned until their earned income is three times the amount of their original TANF grant. **Rural areas of Illinois generally have a higher percentage of TANF cases with earned income than do urban areas** (see Map 4–1). For example, within the Chi-

MAP 4-1

Percentage of Available-to-Work TANF Caseload with Earned Income
1998 Monthly Average

Legend

- less than one-third of the caseload had earned income.
- one-third to one-half of the caseload had earned income.
- one-half to three-quarters of the caseload had earned income.

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cago and St. Louis metropolitan areas, only McHenry and Grundy counties had monthly average earned income rates of over 50 percent. Cook and Alexander counties had the lowest rates of TANF recipients with earned income in the state.

The good news for Cook County is that from 1996 to 1998 the percentage of TANF cases with earned income has increased faster than that of the state as a whole. Alexander County, on the other hand, showed the least improvement among Illinois counties in the percent of cases with earned income during that same period. Other counties with an improvement of less than five percent include Fayette, Marion, Randolph and Pulaski in the south; Vermilion, Coles, Richland and Lawrence in the east; and Warren, McDonough and Morgan in the west. Some of the biggest improvements in percentage of recipients with earned income (at least a gain of 16 percent) have come in counties that still have low percentages overall. Lake, Kane and Perry have some of the higher improvements in the percentages of cases with earned income in the state, but still have low percentages compared to other counties. Jackson and Franklin in the south; Livingston, McLean, Tazewell and Mason in central Illinois; and McHenry in the north also had big improvements. Among the 14 counties with at least 1,000 ATW TANF cases at the end of 1998, Rock Island and Sangamon counties had the highest average percentages of TANF clients with earned income (52 percent, Table 4-1).

TABLE 4-1

TANF Caseloads for Largest Illinois Counties, 1998 Monthly Averages

COUNTY	1998 AVERAGE AVAILABLE-TO-WORK CASELOAD	PERCENTAGE OF CASES WITH EARNED INCOME	PERCENTAGE OF CASES CANCELLED FOR EARNINGS	PERCENTAGE OF CASES CANCELLED FOR OTHER REASONS
Cook	91,766	24.6%	2.5%	6.9%
St. Clair	5,482	36.2%	2.8%	7.3%
Madison	2,875	42.7%	3.5%	7.8%
Peoria	2,717	43.5%	3.8%	6.2%
Winnebago	2,319	40.5%	5.3%	13.9%
Will	2,259	35.8%	4.4%	10.3%
Lake	1,898	34.2%	7.9%	7.8%
Macon	1,707	46.2%	3.6%	8.7%
Kane	1,680	36.7%	6.2%	13.5%
Sangamon	1,562	52.2%	5.4%	10.3%
Rock Island	1,336	52.4%	6.9%	9.6%
Kankakee	1,312	39.5%	4.2%	6.9%
DuPage	1,290	35.1%	5.0%	10.1%
Champaign	1,264	39.8%	5.1%	9.3%

NOTE INCLUDES ONLY COUNTIES WITH AN AVERAGE OF AT LEAST 1,000 AVAILABLE-TO-WORK TANF CASES IN 1998

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TANF cases cancelled due to earnings.

The counties with the highest rates of cancellation due to earnings have smaller TANF caseloads. These counties are McHenry, in the north, and two groups of counties in central Illinois; Brown, Schuyler, Case and Logan counties in west-central Illinois; and Douglas, Moultrie and Jasper counties in east-central Illinois. Neighboring Edgar and Cumberland counties are not far behind. All of these high-performing counties have small TANF caseloads. Of these, the county with the largest caseload, McHenry, only had an average monthly caseload of 138 ATW cases in 1998. Map 4–2 shows that counties that fall in the group with the lowest earned income cancellation rates, averaged per month for 1998, are located throughout the state.

McHenry County experienced the largest gain in rate of cases cancelled due to earned income per month from 1996 to 1998. In 1996, an average of 4.6 percent of the TANF cases in McHenry County was cancelled each month due to income. In 1998, this figure had increased to 14.6 percent. Other counties with large gains include Saline, Rock Island and Pulaski; each of them more than tripled the 1996 rate of cases cancelled. Bureau, Stephenson, Lake and Logan counties all increased their rate at least 160 percent.

Of the 14 counties with a monthly average of more than 1,000 ATW TANF cases, Lake had the highest earnings cancellation rate in 1998 — 7.9 percent monthly — followed by Rock Island and Kane counties. The two counties with the lowest earnings cancellation rates were Cook and St. Clair. Lake County has a small proportion of TANF caseloads with earned income, but a high rate cancelled due to earnings. This may reflect higher wage levels aiding recipients in moving from public assistance to work quickly. Each month in Lake County an average of 23 percent of TANF cases with earned income left TANF, one of the highest rates in the state.

Other counties with low numbers of TANF cases with earned income but high cancellation rates due to earnings include Carroll, Cass, Douglas, Edgar, Cumberland and Shelby. In addition to higher wages, it is possible that more TANF recipients are working longer hours in these counties. The opposite pattern is occurring in other counties across the state. In Calhoun, Jo Daviess, Sangamon, Jersey and Jackson counties, a majority of TANF clients have earned income, but only a few are being cancelled each month. Further, the data show that of the clients working, the majority of clients work full-time.

MAP 4-2

Percentage of Available-to-Work TANF Caseload Cancelled Due to Earnings 1998 Monthly Average

Legend

- 0 to 5.9% of the caseload cancelled on average every month.
- 6% to 11.9% of the caseload cancelled on average every month.
- 12% to 17.9% of the caseload cancelled on average every month.

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Comparing TANF earned income rates, rates of case cancellations due to earnings and job availability.

At the county level, there appears to be little correlation between economic indicators and work participation by TANF recipients or the number of cases cancelled due to earnings. **There was no correlation between workforce participation of TANF clients in counties and county unemployment rates or average entry-level wage levels. The one county-level economic indicator that did have some correlation with the TANF success measures — the rate of TANF cases with earned income and the rate of cancellation due to earnings — was the "job gap ratio," the ratio of entry-level job-seekers to entry-level job openings.**[2]

Map 4–3 indicates that the job gap ratio in Illinois largely follows a geographic pattern. Areas with five entry-level job seekers for each entry-level job in 1997 include the southeastern corner of the state and St. Clair County. Areas with a job gap ratio of four job seekers per job opening include a group of counties in southern Illinois, as well as a scattering of counties in central and eastern Illinois. All other counties had a projected job gap ratio of between one and three job seekers per entry-level job. The City of Chicago has a job gap ratio of 4:1 while Cook County has a job gap ratio of 3:1.

It is notable that the job gap ratio was 3:1 or less in all of the 17 counties that had, on average, at least 10 percent of their TANF caseload cancelled due to earnings in 1998. Half of the counties with a low job gap ratio (three or lower) had an earnings cancellation rate of at least 8 percent of cases each month. Only 13 percent (4 of 30) of counties that had a job gap ratio of 4 or 5:1 had a cancellation rate of at least 8 percent. These four counties were Johnson, Wabash, Fulton and Iroquois.

Therefore, more TANF recipients are likely to be able to leave TANF for earnings if the job gap ratio is low, that is, if there are few job seekers for the entry-level jobs available.

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[2] A 1997 study by Northern Illinois University and the Chicago Urban League, "Work after Welfare: Is the Midwest's Booming Economy Creating Enough Jobs?" projected the job gap ratio up to the year 2000 for each county in Illinois and five other midwestern states. The number of job seekers is determined by grouping low-skilled unemployed persons and welfare recipients. The low-end estimate of the number of job seekers used 25 percent of welfare recipients and the high-end estimate used 100 percent of welfare recipients. Since the projected number of job openings is likely to be higher than was projected in 1997 due to the strong economy, the smaller job gap ratio (based on 25 percent of TANF recipients) was thought to be a more accurate projected estimate.

MAP 4-3

TANF Cancellations Due to Income by Job Gap Ratio 1998

Legend

- 1 to 3 entry-level job seekers for every available entry-level job opening.
- 4 entry-level job seekers for every available entry-level job opening.
- 5 entry-level job seekers for every available entry-level job opening.
- ● 10% to 12.9% of available-to-work caseload was cancelled due to earnings.
- ▲ 13% to 17% of available-to-work caseload was cancelled due to earnings.

Counties with neither a dot nor a triangle had less than 10% of their caseloads cancelled due to earnings. No county had more than 17% of its caseload cancelled.

70

Analysis of Cook County Earned Income Rates and Cancellation Rates Due to Earnings.

In 1998, 68 percent of the TANF cases in Illinois lived in Cook County. Five of the IDHS offices in Cook County have larger caseloads than any other county in the state. In Illinois the percentage of TANF clients with earned income and the percentage of cases cancelled due to income in large cities lag behind rural areas and smaller cities.

Like the rest of Illinois, Cook County has experienced a decline in the size of its TANF caseload and an increase in the numbers of TANF recipients working since the implementation of welfare reform. Available-to-work caseloads of local offices fell between 7 and 45 percent from July 1997 to December 1998 with the largest drops at the West Suburban, Humboldt Park and Uptown offices. The smallest decline was at the Woodlawn office.

In the 13 months prior to the implementation of TANF an average of 22 percent of ATW welfare cases had earned income, as did 15 percent of cases in Cook County. By January 1999, 38 percent of TANF cases in Cook County had earned income and 43 percent of cases had earned income statewide. The percentage of TANF caseloads with earnings varies within the 26 IDHS offices in Cook County. In the 18 months following the implementation of TANF in Illinois, the average monthly percent of ATW TANF cases with earned income ranged from 18 percent at the Roseland office to 29 percent at both the Uptown and Northern Suburban offices.

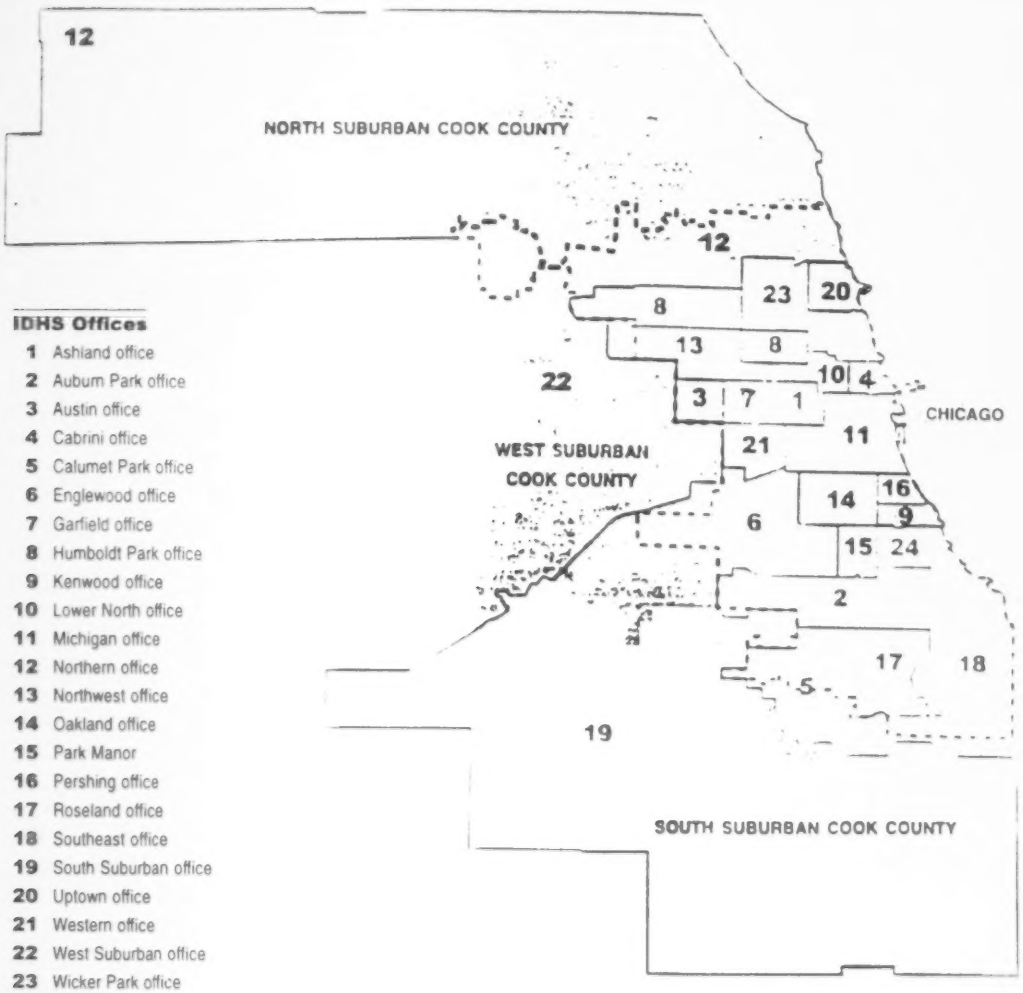
The Roseland office still had the lowest percentage of ATW cases with earned income as of January 1999, although the percentage had increased to 28 percent. Roseland and the rest of the far south side of Chicago have the lowest percentages of cases with earned income rates in the county (see Map 4–4.) At over 50 percent of cases having earned income, the Northern and West Suburban offices still had the highest percentages of cases with earned income rates in January 1999. The Uptown and Kenwood offices also had relatively high percentages.

The Kenwood office had the greatest increase in the percentage of ATW clients with earned income since the start of welfare reform, not only in Cook County but the whole state, more than tripling its percentage from 17 percent in July 1997 to 52 percent in January 1999. The other offices in Cook County with large gains in percentage of clients with earned income include the Northern and West Suburban offices and the Humboldt Park and the Pershing offices. The Calumet Park office showed the smallest increase in percentage of clients with earned income, from 19 to 28 percent during the same period.

Not surprisingly the Northern and West Suburban offices had some of the highest rates of cancellation due to earnings in Cook

MAP 4-4

Percentage of Available-to-Work TANF Caseload in Cook County with Earned Income January 1999



IDHS Offices

1 Ashland office
2 Auburn Park office
3 Austin office
4 Cabrini office
5 Calumet Park office
6 Englewood office
7 Garfield office
8 Humboldt Park office
9 Kenwood office
10 Lower North office
11 Michigan office
12 Northern office
13 Northwest office
14 Oakland office
15 Park Manor
16 Pershing office
17 Roseland office
18 Southeast office
19 South Suburban office
20 Uptown office
21 Western office
22 West Suburban office
23 Wicker Park office
24 Woodlawn office

Legend

- 26% to 33.9% of caseload had earned income
- 34% to 41.9% of caseload had earned income
- 42% to 49.9% of caseload had earned income
- 50% to 57.9% of caseload had earned income
- Chicago city limits

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County, 5.6 and 4.3 percent, respectively, in January 1999 (see Map 4–5). The Uptown office had a rate of 4.9 percent, the highest in the city, followed by Humboldt Park, 4.2 percent. Behind Humboldt Park, the Auburn Park office had the next highest Chicago rate in 1998, 3.7 percent, but fell to 3.0 percent in January 1999.

The Pershing office had the lowest rate of cancellations due to earnings in January 1999, 1.4 percent, while the offices with the lowest rates averaged over 1998 include the Pershing, Calumet Park, Cabrini, and Oakland offices. In general, while Map 4–4 shows that the far south side had the lowest percentage of clients with earned income, Map 4–5 shows that the mid-south side has the lowest cancellation rates due to earnings, with the exception of the Kenwood office. The southeast side of Chicago has low percentages of clients with earned income and a low rate of case cancellations. TANF recipients from west side neighborhoods that had similar economic and poverty conditions to south side neighborhoods according to the 1990 census, generally have higher rates of employment and cancellation rates due to earnings than do recipients on the south side. This is most likely due to the location of entry-level jobs.

Comparing the period 13 months before the implementation of TANF with the 18 months following, the Chicago offices with the most improvement in the rate of cancellations due to earnings were Auburn Park, Austin, Humboldt Park and Uptown. The offices demonstrating the least improvement were Cabrini, Oakland, Southeast, Pershing, Englewood and Kenwood. All of these offices are located in the mid-south area of Chicago except the Cabrini and Southeast offices.

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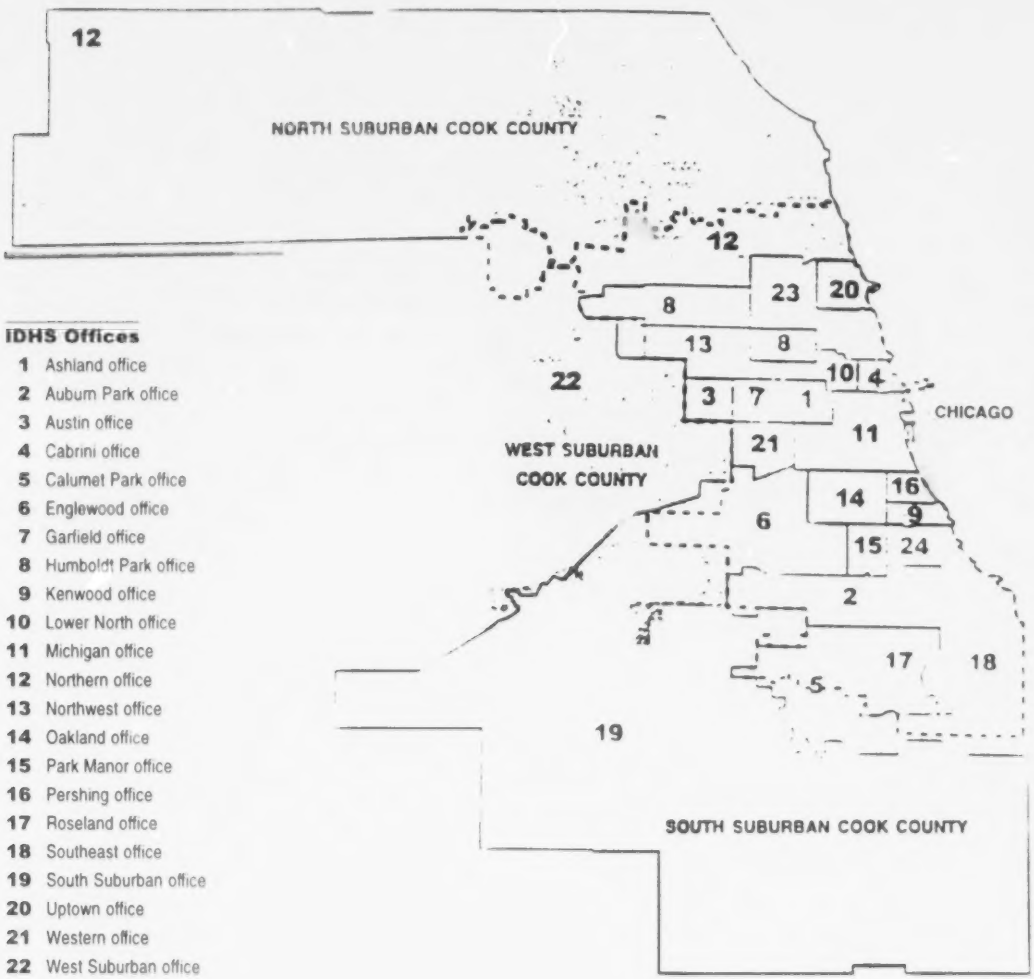
MAP 4-5

Percentage of TANF Caseload Cancelled Due to Earnings Cook County IDHS Offices, January 1999



IDHS Offices

1 Ashland office
2 Auburn Park office
3 Austin office
4 Cabrini office
5 Calumet Park office
6 Englewood office
7 Garfield office
8 Humboldt Park office
9 Kenwood office
10 Lower North office
11 Michigan office
12 Northern office
13 Northwest office
14 Oakland office
15 Park Manor office
16 Pershing office
17 Roseland office
18 Southeast office
19 South Suburban office
20 Uptown office
21 Western office
22 West Suburban office
23 Wicker Park office
24 Woodlawn office

Legend

0% to 1.9% of the available-to-work caseload cancelled due to earnings.

2% to 3.9% of the available-to-work caseload cancelled due to earnings.

4% to 5.9% of the available-to-work caseload cancelled due to earnings.

Chicago city limits

74

Spatial mismatch affects job opportunities.

With the cooperation of the Chicago regional IDHS office, the Center for Urban Economic Development of the University of Illinois at Chicago (UICUED) was able to analyze the location of jobs obtained by TANF recipients in Cook County. UICUED randomly selected 20 percent of the 2,404 job placements documented by IDHS in which TANF recipients obtained employment from July 1997 to January 1998. The cases that were studied are distributed across 24 IDHS offices. To ensure confidentiality, UICUED was only provided the zip code of residence, the zip code of employment and the name of the employer. UICUED contacted employers in order to identify the location of the job site so as to eliminate any cases where the zip code in the files was likely not the site of employment, such as a headquarters or temporary work agency. UICUED was able to confirm job site zip codes for 208 cases.

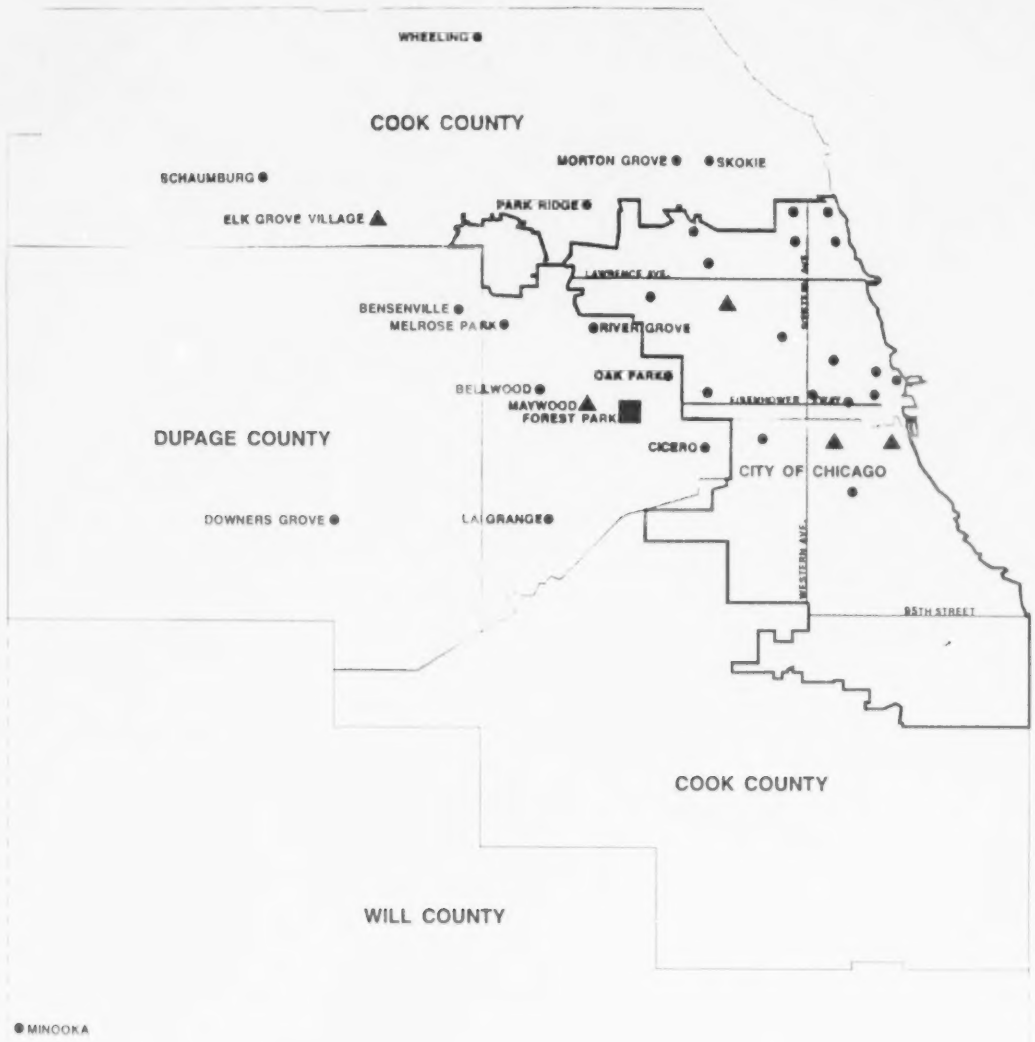
Maps 4–6 and 4–7 show the location of the workers' residence compared to the location of the job site. Map 4–6 shows that TANF recipients who live in northern and western Cook County obtained jobs primarily within their area of residence. A few jobs were located just south of the shaded area. Conversely, Map 4–7 shows that about one-third of TANF recipients who live in the southern portion of Chicago and Cook county had to travel outside the area to find work. Over ten percent traveled to the northern and northwest suburbs of Cook, Lake and Kane Counties.

These maps suggest that a spatial mismatch exists between entry-level jobs and where low-income people live.

The lesson seems clear from an examination of the job gap ratios across the state as well as the analysis of job placements of TANF clients within Cook County: TANF recipients have a greater chance of success when entry level jobs are plentiful in their area or in nearby neighborhoods.

MAP 4-6

Job Placements of Northern and Western Cook County TANF Recipients June 1997 to January 1998



Legend

- IDHS offices region
- ● 1 to 3 placements
- ▲ 4 to 6 placements
- ■ 7 to 10 placements

77 placements are indicated on the map.

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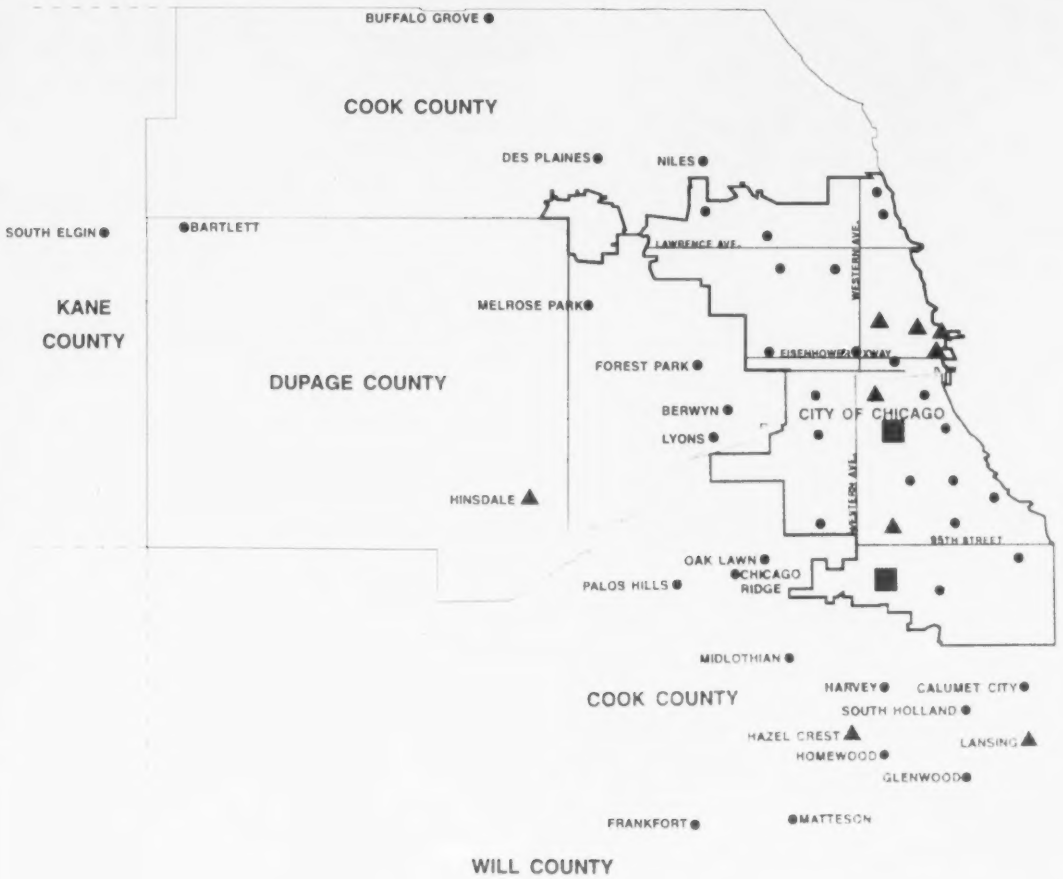
MAP 4-7

Job Placements of Southern Cook County TANF Recipients June 1997 to January 1998



Legend

- IDHS offices region
- ● 1 to 3 placements
- ▲ 4 to 6 placements
- ■ 7 to 10 placements

131 placements are indicated on the map.

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Reasons for TANF Case Closings in Illinois, January to November 1998.

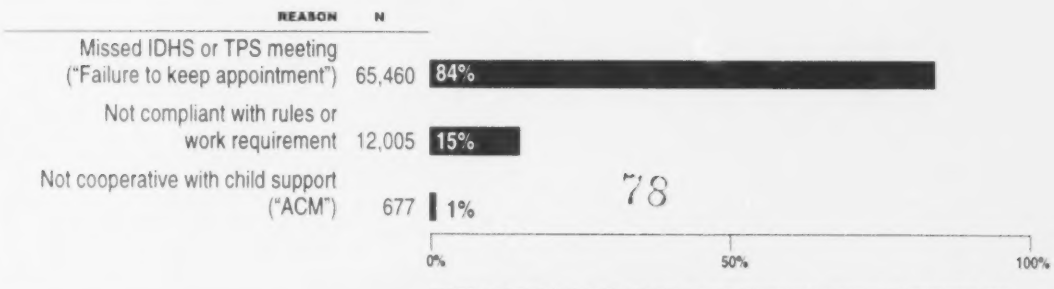
Clients can leave welfare rolls because of increased income or change in household status. TANF recipients are required to comply with IDHS regulations in order to maintain their eligibility for cash assistance. If clients fail to comply with IDHS rules, their cases can be closed. Figure 4–1 shows that 84 percent of clients who lost benefits due to non-compliance "failed to keep an appointment" with their IDHS or Teen Parent Service (TPS) caseworker. Other reasons for TANF case closings according to IDHS include: failure to comply with rules (15 percent) and non-cooperation with child support order (1 percent).

In the first six months of 1997, before most welfare reform policies were implemented in Illinois, an average of 1 out of every 46 ATW cases was closed due to non-compliance each month. In the 17 months following welfare reform, an average of 1 out of 25 ATW cases was closed each month due to non-compliance, an increase of 83 percent in case closings per caseload. The rate of case closings due to earned income for the same time periods went from 1 out of 64 ATW cases to 1 out of every 38 ATW cases, an increase of 70 percent in case closings per caseload. **According to IDHS caseload records (see Figure 4–2), from January to November 1998, 49 percent of all TANF case closings were attributed to non-compliance with TANF regulations. Thirty-three percent of cancellations were due to increased income, although IDHS maintains that the real rate is higher.** IDHS has inferred that some portion of the cases cancelled due to non-compliance can actually be attributed to former TANF recipients who found work and chose to discontinue contact with their IDHS caseworker, but this cannot be confirmed by IDHS data.

The percentage of cases closed due to income as reported by IDHS may be too high if a stricter accounting of case cancellations were made. IDHS records for case closings due to earned income may be inflated due to a loose definition of earned income. Thirteen percent (6,722 cases) of those cases that IDHS categorized as eliminated due to earned income in 1998, "failed to verify income," according to IDHS records. An additional

FIGURE 4–1

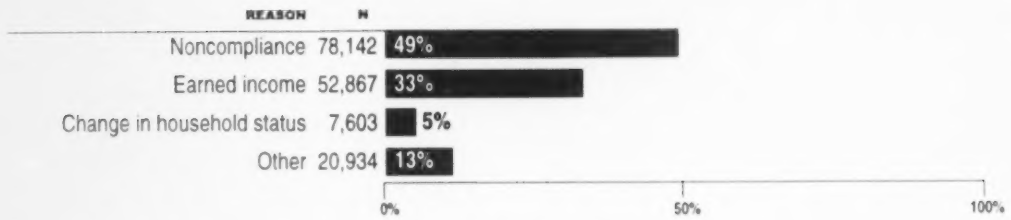
TANF Case Closings Due to Non-Compliance, Statewide IDHS Records



NOTE IDHS TANF MAG CLOSINGS DUE TO NON-COMPLIANCE, JANUARY TO NOVEMBER 1998

FIGURE 4–2

TANF Case Closings, Statewide IDHS Records



NOTE IDHS TANF MAG CLOSINGS, JANUARY TO NOVEMBER 1998

eight percent (4,331 cases) was eliminated because "an income report was not returned." In other words, IDHS did not know what the income levels of a significant number of TANF clients were because their income had not been reported, but IDHS labeled these closings as "due to earned income." While it is possible that many, if not most, of these cases did have an income that exceeded the minimum, they might be better called "non-compliance" rather than "earned income." If these two categories are regrouped with "non-compliance," then only 26 percent, instead of 33 percent, of cases were closed due to income in 1998 and the percentage of closings due to non-compliance rises to 56 percent.

This study does not have data on numbers of cases closed due to non-compliance in different parts of the state. IDHS provides totals for numbers of cases closed as well as total closings due to earnings. The difference provides the numbers of case closings due to reasons other than earned income, such as non-compliance, change in household status and other reasons. From Figure 4–2 it can be determined that 73 percent of non-earnings-related case closings in Illinois are due to non-compliance.

The highest rates of non-earnings-related cancellations in Illinois from July 1997 to December 1998 were in Stephenson County (17 percent of ATW caseload closed each month for reasons other than earnings) and McHenry County (16 percent). Among the counties with at least 1,000 ATW TANF cases, Winnebago and Kane counties had the highest rates of non-earnings-related cancellations at 14 percent (see Table 4–1). Within Cook County the highest non-earnings cancellation rates were at the Northern and Humboldt Park offices (10 percent each). The Kenwood and Oakland offices had the highest ratios of non-earnings-related cancellations compared to earnings-related cancellations — for each case closed due to earnings, five other cases were closed due to non-compliance and other non-earnings-related reasons. By contrast, at the Auburn Park office, for each case closed due to earnings only about one and a half cases were closed for other reasons.

Some IDHS offices have shown a drop in the percent of cases closed for reasons other than earnings compared to the period prior to welfare reform. This is true in Chicago for the Wicker Park, Calumet Park, Woodlawn, Western and Cabrini offices.

CHAPTER 5

Key Findings and Policy Recommendations

Clearly, there is a wide range of findings in this study which includes both quantitative and qualitative analyses of how low-income families in Illinois are faring under the new public assistance program, Temporary Assistance for Needy Families (TANF). This report provides a snapshot in time of these families. Future longitudinal studies will examine the lives of Illinois' most vulnerable families. For now, this study provides insight into the implementation of the TANF program and its impact on the families it assists. The following outlines several key findings and policy recommendations:

- **Leaving welfare for work does not mean a family has escaped poverty.** Illinois must continue to create innovative programs and work with businesses that supply low-skill employment to provide more support to working poor families so that they can escape poverty through work. The establishment of the state child care subsidy was one such innovative and supportive program. There are others that this state should examine and consider adopting.

- **To date there are supportive, economic benefits available to low-income families, but many families do not know about them.** Illinois needs to develop an aggressive outreach program to low-income families that will provide information in an easily accessible way regarding supportive benefits such as Medicaid, Kid Care, Food Stamps, Earned Income Tax Credit, and others. Since so many families leaving TANF are still in poverty, access to economic support benefits is vital.

- **If TANF clients are to move to work, they need child care, transportation and jobs.** Illinois has a beneficial child care subsidy program, but there remains a lack of available child care in some communities and during non-traditional work hours.

Where jobs are plentiful, the move from welfare to work is strong. For those TANF clients not in an area with plentiful jobs, reliable and affordable transportation is needed. Illinois should consider creating a low-interest car loan program for the working poor, as well as support innovative transportation programs established at the community level.

- **Greater emphasis must be placed on completing an assessment and then a corresponding Responsibility and Services Plan (RSP) for TANF clients.**
  This must occur to ensure that family needs are addressed and met, making the transition to work more likely. At a time when families are time limited to receiving public assistance, a great need exists to properly assess needs and identify appropriate services. There is no time to waste for TANF clients, and a more thorough RSP can improve the utility of TANF clients' limited time.

- **More education is strongly correlated to higher earnings, jobs with benefits and stronger job retention.**
  Illinois must create a program that makes continued education a realistic option for working poor families. Clearly, targeted education with motivated students can help to move families out of poverty and into jobs that have the benefits needed to support a family.

- **More than two-thirds of case closings are not due to earnings, and it is unclear what is happening to these families.**
  Illinois must commit itself to tracking and identifying what is happening to its most vulnerable families. Service providers and townships around the state are reporting increased needs for services; perhaps, some of those families that have had their TANF case closed are accessing emergency services. Many unanswered questions still remain about this population and must be addressed.

- **Where there are many jobs, welfare recipients have been more successful in making the transition to work.**
  Illinois must continue to work with businesses to create employment opportunities in the communities with more TANF families. Economic development in these communities will assist families in moving from TANF to economic self-sufficiency.

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Appendix

Definitions

The following is a list of terms that appear in the text of the report, many of which are commonly used, but have slightly different technical definitions.

Caseload Size refers to the total number of families in Illinois who are receiving the monthly TANF cash grant.

Job Coaching refers to services provided to working clients to encourage job retention and provide support in their transition from welfare to work.

Job Readiness Skills Training refers to services that teach employment-related "soft" skills, such as appropriate workplace behavior and professional grooming and dress, in contrast to technical skills training for a specific vocation.

Job Search refers to an activity, perhaps included in a Responsibility and Services Plan (RSP), of looking for work without the assistance of an intermediary. TANF recipients who list job search on the RSP would be required to prove that they had made contact with employers in order to receive benefits.

Sanctioning refers to a three-step process which typically results in a gradual reduction in TANF benefits for failure to follow the rules of the TANF program and can result in elimination of benefits entirely until the client cooperates with the terms of the program. The first time a client does not cooperate, the client's cash grant is cut in half until he or she cooperates. A client's cash grant can be stopped for failure to cooperate after three months. The second time a client does not cooperate, the family's entire grant is cut in half for three months. After three months, assistance will remain stopped only if the client fails to cooperate. The third time a client does not cooperate, the family's full cash grant will be terminated for three months, after which time the family can receive its grant by cooperating. If after three months, a family still does not cooperate, benefits will remain stopped. Benefits are immediately cancelled for failing to cooperate with Work First or verbally refusing to cooperate with the rules of the TANF program.

Transportation Allowance refers to a cash benefit to TANF clients to get to work or training that is awarded at the discretion of a caseworker. The average transportation allowance equals the cost of a monthly Chicago Transit Authority (CTA) pass ($88) or the cost of round-trip travel — whichever is less. TANF clients who are working may receive a transportation allowance three times in any 12-month period. Clients who are in a training program may receive transportation allowances every month. If a client owns a car or relies upon someone with a car to provide transportation, he or she may be reimbursed based on the round-trip distance to and from work or training.

Work Pays refers to the state program that allows working TANF clients to continue to receive part of their TANF cash grant, reduced $1 for every $3 in earnings. Clients in the Work Pays program receive partial cash assistance until their earned income is three times the amount of their original cash grant.

Respondent Characteristics

The survey was administered to low income individuals by social service provider agency staff at agencies where respondents had come seeking service. Catholic Charities provided 55 percent of completed surveys. Survey results are heavily weighted toward Cook County, the source of 85 percent of the surveys. IDHS records indicate that about two thirds of TANF recipients are located in Cook County. Surveys were also somewhat disproportionately collected from Chicago.

Over half of surveys were collected from recipients visiting nutrition centers of the Women, Infants, and Children (WIC) program or workfare case management programs.

Survey respondents were slightly older than the overall TANF caseload. Forty-five percent of respondents were age 19 to 29 compared to 50 percent of all Illinois TANF cases in September 1998.

Of survey respondents on TANF, 98 percent were female, mirroring state characteristics.

The racial characteristics of this survey mirrored state TANF proportions with 77 percent of survey respondents African American, 10 percent Latino and 10 percent white.

Survey respondents had similar marital status to the overall TANF population.

Survey respondents had somewhat higher education levels than the overall TANF population. Thirty-seven percent of the sample had less than a GED or high school diploma, compared to 46 percent statewide. One quarter of the sample had at least some post-secondary education compared to 11 percent of the statewide TANF population.

The sample had somewhat fewer families with only one or two children (50 percent compared to 67 percent) and somewhat more with five or more children (12 percent compared to 5 percent).

TABLE 6-1

Provider Name by Location of Surveys

LOCATION	NUMBER OF SURVEYS	%	SURVEYS OF TANF RECIPIENTS	%
Chicago, Cook County				
Catholic Charities	1181	55%	424	47%
Rose Garden Community Services, Inc.	360	17%	305	34%
Chicago Family Medical Center	198	9%	28	3%
Metropolitan Family Services	30	1%	1	0%
Lutheran Child & Family Services	19	1%	6	1%
South Chicago Clinic	16	1%	4	0%
Northwestern University Settlement	13	1%	6	1%
Chicago Public Health Clinic	10	1%	5	1%
Grand Boulevard Health Center	10	1%	1	0%
Southwest Women Working Together	5	0%	5	1%
Bethel New Life	4	0%	2	0%
Subtotal	1846	85%	787	87%
Central Illinois				
Salvation Army, Springfield	80	4%	6	1%
McLean County Chamber Job Partnership	46	2%	7	1%
Southside Office of Concern, Peoria	9	0%	8	1%
Peoria Township Relief	8	0%	0	0%
Subtotal	143	7%	21	2%
Southern Illinois				
Southern 7 Health Department, Ullin	104	5%	39	4%
L.B.D. Neighborhood House, East St. Louis	62	3%	53	6%
Family Center, East St. Louis	8	0%	4	0%
Salvation Army, Belleville	3	0%	2	0%
Subtotal	177	8%	98	11%
Total	2166	100%	906	100%

TABLE 6-2

Location of Surveys by City

CITY	NUMBER OF SURVEYS	%	SURVEYS OF TANF RECIPIENTS	%
Chicago	1788	83%	731	81%
Ullin (Pulaski County)	104	5%	39	4%
Springfield	80	4%	6	1%
East St. Louis	70	3%	57	6%
Harvey	58	3%	56	6%
Bloomington/Normal	46	2%	7	1%
Peoria	17	1%	8	1%
Belleville	3	0%	2	0%

TABLE 6-3

Program Type of Survey Respondents

PROGRAM TYPE	NUMBER OF SURVEYS	%	SURVEYS OF TANF RECIPIENTS	%
WIC Nutrition Centers	695	32%	208	23%
Health Centers	359	17%	86	9%
Workfare Case Management	342	16%	296	33%
Job Referral Programs	166	8%	102	11%
Homeless Shelters	127	6%	42	5%
Child-Care or Head Start	123	6%	69	8%
Emergency Assistance Programs	123	6%	23	3%
Teen Support Services	112	5%	15	2%
Family Preservation Program	24	1%	19	2%
Recovery Program	21	1%	13	1%
General Social Services	21	1%	9	1%
Counseling Program	21	1%	8	1%
Foster Parent Support Services	19	1%	6	1%
Immigrant Support Services	9	0%	8	1%
Job Training	4	0%	2	0%

TABLE 6-4

Age of Survey Respondents

AGE	NUMBER OF SURVEYS	%	SURVEYS OF TANF RECIPIENTS	%
18 or under	217	11%	41	5%
19 to 29	839	41%	387	45%
30 to 44	796	39%	391	46%
45 or older	181	9%	37	4%
Total of all those surveyed who provided age	2033	94%	856	94%

TABLE 6-5

Gender of Survey Respondents

GENDER	NUMBER OF SURVEYS	%	SURVEYS OF TANF RECIPIENTS	%
Female	1498	89%	708	98%
Male	177	11%	18	2%
Total of all those surveyed who provided gender	1675	77%	726	80%

TABLE 6-6

Race and Ethnicity of Survey Respondents

RACE AND ETHNICITY	NUMBER OF SURVEYS	%	SURVEYS OF TANF RECIPIENTS	%
African American	1325	65%	671	77%
Latino	369	18%	84	10%
White	254	12%	87	10%
Asian American	39	2%	8	1%
American Indian	37	2%	16	2%
Other	13	1%	4	0%
Total of all those surveyed who provided race	2037	94%	870	96%

TABLE 6-7

Marital Status of Survey Respondents

MARITAL STATUS	NUMBER OF SURVEYS	%	SURVEYS OF TANF RECIPIENTS	%
Single	1393	67%	670	76%
Married	389	19%	83	9%
Divorced	153	7%	60	7%
Separated	144	7%	68	8%
Total of all those surveyed who provided marital status	2079	96%	981	97%

TABLE 6-8

Educational Level of Survey Respondents

EDUCATIONAL LEVEL	NUMBER OF SURVEYS	%	SURVEYS OF TANF RECIPIENTS	%
Less than 9th grade	153	7%	31	3%
Some high school	635	30%	301	34%
GED	164	8%	81	9%
Completed high school	582	28%	257	29%
Some post-secondary	496	24%	209	24%
Four-year college degree or more	64	3%	9	1%
Total of all those surveyed who provided educational level	2094	97%	888	98%

TABLE 6-9

Living Arrangements of Survey Respondents

LIVING ARRANGEMENT	NUMBER OF SURVEYS	%	SURVEYS OF TANF RECIPIENTS	%
Head of household, market rate dwelling	1108	53%	451	51%
With friends or family (non-parents)	439	21%	206	23%
With parent or guardian	187	9%	65	7%
In a shelter	184	9%	49	6%
Public or subsidized housing	166	8%	109	12%
Squatting	9	0%	1	0%
On the street	7	0%	2	0%
Treatment center	2	0%	0	0%
Total of all those surveyed who provided living arrangement	2102	97%	883	97%

TABLE 6-10

Number of Children of Survey Respondents

CHILDREN	NUMBER OF SURVEYS	%	SURVEYS OF TANF RECIPIENTS	%
No children (includes those pregnant with first child)	155	8%	6	1%
One or two	1055	52%	449	50%
Three or four	614	30%	335	37%
Five or more	197	10%	105	12%
Total of all those surveyed who provided number of children	2021	93%	895	99%

TABLE 6-11

Age of Survey Respondents' Youngest Child

AGE	NUMBER OF SURVEYS	%	SURVEYS OF TANF RECIPIENTS	%
Under 1 year	377	20%	136	15%
One to Six years	1021	55%	508	57%
Seven to 11 years	203	11%	114	13%
Twelve to 18 years	198	11%	123	14%
More than 18 years	75	4%	5	1%
Total of all those surveyed who gave age of youngest child	1874	93%	886	99%

TABLE 6-12

Child in Foster Care by Survey Respondents

	NUMBER OF SURVEYS	%	SURVEYS OF TANF RECIPIENTS	%
Child in foster care	101	5%	37	4%

TABLE 6-13

Respondents' Receipt of SSI and TA

	NUMBER OF SURVEYS	%	SURVEYS OF TANF RECIPIENTS	%
Receive Supplemental Security Income (SSI)	176	9%	65	8%
Total of those who reported whether they receive SSI	1966	91%	780	86%
Receive Transitional Assistance (TA)	38	2%	14	2%
Total of those who reported whether they receive TA	1957	90%	775	86%

NOTE SSI IS SUPPLEMENTAL SECURITY INCOME AND TA IS TRANSITIONAL ASSISTANCE. RESPONDENTS WHO REPORTED SSI RECEIPT INCLUDE THOSE WITH DEPENDENTS WHO RECEIVE SSI.

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Work, Welfare and Families Welfare Reform Monitoring Project Questionnaire:

1. Client's age: _____

2. Marital status:
- o Married
- o Single
- o Divorced
- o Separated

3. Gender:
- o Male
- o Female.

4. Highest grade of school completed:
- o 8th grade or less
- o Some high school
- o High school graduate
- o GED
- o Some college
- o Completed 4-year degree.

5. Race (clients were asked to select only one):
- o White
- o Black
- o Asian
- o Hispanic
- o Native American
- o Other

6. Living arrangements (*Where are you living now?*):
- o Own house/apartment
- o With friends/relatives in their home
- o Public or subsidized housing
- o In a shelter
- o On the street
- o In a vacant house or building (squatting)
- o With a parent or guardian.

7. If you have children, how many do you have? _____

8. Age of your youngest child? _____

9. Are any of your children in foster care? _____

10. If yes, are you trying to reunite with them? _____

11. What do you pay for housing? $_____

12. What is your total monthly income, including TANF, Child Support, work, food stamps, etc.? $_____

13. Have you applied for benefits in the past year?
- o Yes
- o No

14. If no, why not? (*Check all that apply*)
- o Not needed
- o Not eligible
- o Process too complex
- o Didn't know how
- o New to the state
- o Immigration status
- o Ill health
- o In jail

- o No transportation
- o Chose not to
- o Too many requirements
- o Other

Are you receiving any of the following benefits? (*Check all that apply.*)

- o TANF
- o Transitional help
- o Food stamps
- o Subsidized child care
- o SSI
- o Medical help
- o Subsidized housing

15. If your benefits have changed, please match the reasons with the benefit to which it applies.

Programs:	Reduced ↓	Stopped ↓	Denied ↓	Reasons:
	o	o	o	_____
TANF	o	o	o	_____
Food Stamps	o	o	o	_____
SSI	o	o	o	_____
Medical Assistance	o	o	o	_____
Transitional Assistance	o	o	o	_____
Subsidized Child Care	o	o	o	_____
Subsidized Housing	o	o	o	_____

List of reasons:

A. Missed DHS meeting
B. Too much income
C. Child support non-cooperation
D. Child not going to school
E. Not compliant with rules
F. DHS error
G. Immigration status
H. Youngest child turned 18 or 19
I. Change in household
J. Change in marital status
K. Too much income
L. I don't know
M. Missed TPS meeting
N. Under 18- not at home
O. Other

16. In what way have these losses or reductions in benefits affected your family? (*Check all that apply.*)

- o No impact
- o Got evicted
- o Couldn't pay rent
- o Moved in with family or friends
- o Couldn't pay bills
- o Child changed schools
- o Couldn't buy groceries
- o Family split up
- o Couldn't pay for child care
- o Kids placed in foster care
- o Couldn't pay for health care
- o Loss of transportation
- o Became homeless
- o Returned to an abusive household
- o Other

17. Are you working now?

- o Yes
- o No

18. If no, when were you last employed? Month/year

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19. What position did you hold at your last job? _____

20. Why aren't you working? (*Check all that apply.*)

- o Cannot find a job
- o Someone doesn't want you to work
- o Domestic violence victim
- o Too difficult
- o In school
- o Health or dental problems
- o Haven't tried
- o No experience
- o Disabled
- o No car
- o Active substance abuse
- o Discrimination
- o No public transportation
- o Lack of job skills/ training
- o Homeless
- o Lack of personal safety
- o Caretaker for family
- o Criminal record
- o No health insurance
- o Lack of child care
- o Employers say "Too Young"
- o Not enough education
- o Child care co-pay too high
- o Language problems
- o No child care at odd hours
- o Other

21. If you are working, what is your position? _____

22. How many hours per week do you work? _____

23. What is your work schedule?

- o Days (8 a.m.-6 p.m.)
- o Evenings (6 p.m.-10 p.m.)
- o Nights (10 p.m.-7 a.m.)
- o Shift work

24. Do you work weekends?

- o Yes
- o No

25. Do you get health benefits at work?

- o Yes
- o No

26. What is your hourly rate of pay? $_____

27. What are your transportation costs to work per month? $_____

28. Which type of transportation do you rely on the most?

- o Public transit (bus, subway)
- o Employee-sponsored van service
- o Commuter train
- o Car
- o Other

29. Are you receiving a DHS or Teen Parent Services (TPS) transportation allowance?

- o Yes
- o No

30. Is anyone helping you get a job now?

- o Yes
- o No

31. If yes, who is that?

- o Relative
- o Community Agency
- o Minister
- o Friend

o Caseworker
o Other

32. Did your welfare or TPS caseworker provide or refer you to any of the following services? (*Check all that apply.*)

o Education
o Job coaching
o Job referrals
o Substance abuse treatment
o Child care
o Domestic violence counseling
o Skills training
o Health care/Medicaid
o Housing assistance
o Mental health services
o Transportation
o Other

33. Do you need other types of services that you have not yet received?

o Yes
o No

34. If yes, please describe: _____

35. Do you feel you were treated in a respectful and professional manner at the DHS office?

o Yes
o No

36. Are you aware of the welfare time limit?

o Yes
o No

37. Have you completed a service plan (RSP) with your welfare or TPS caseworker?

o Yes
o No

38. If yes, do you agree with the requirements of your service plan (RSP)?

o Yes
o No

Thank you for your participation. Your answers will remain confidential.

For more information regarding this report
or other welfare-related information,
please contact

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